DOCUMENT RESUME

ED 095 267 95 CE 001 793

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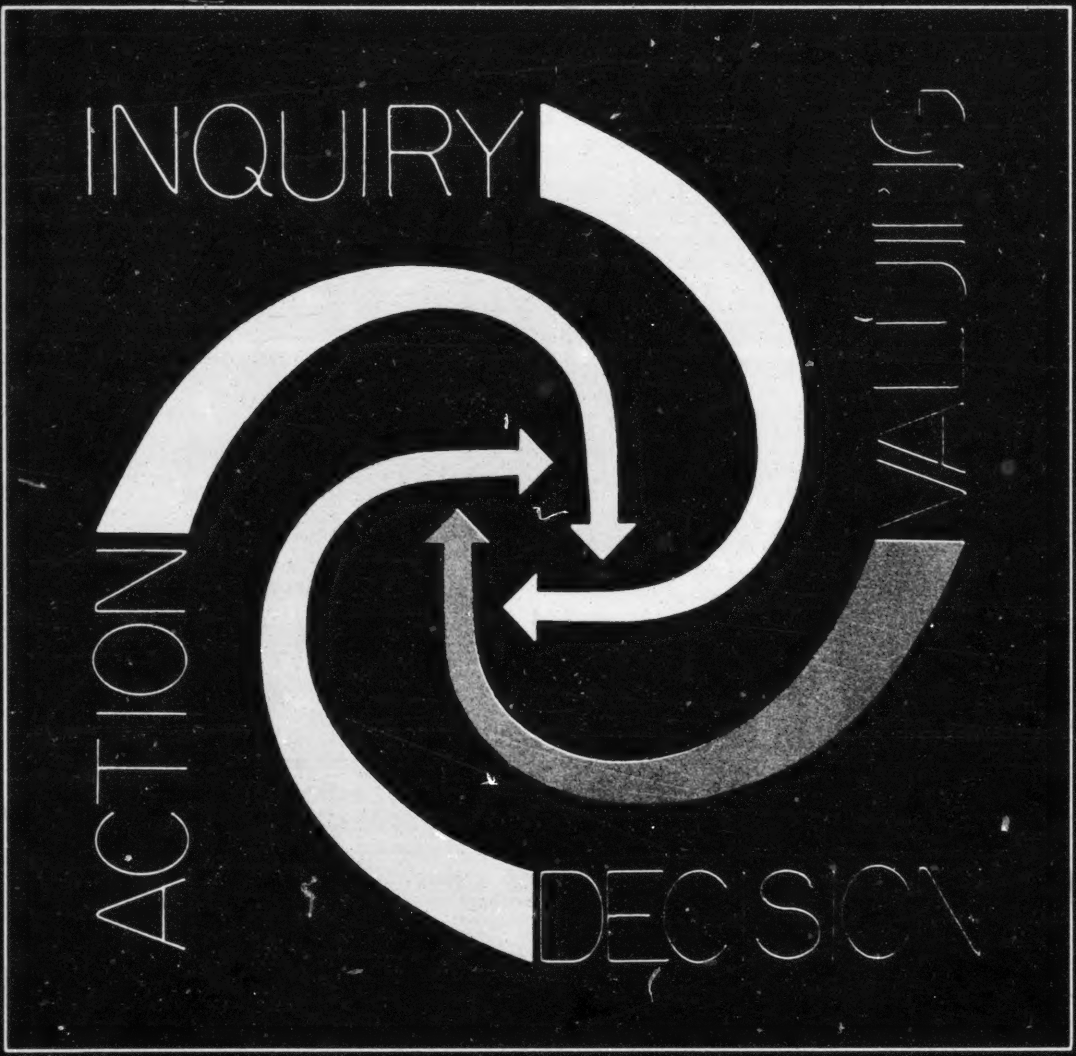
TITLE Consumer Education Curriculum Modules: A Spiral-Process Approach. Guide.
INSTITUTION North Dakota State Univ., Fargo. Coll. of Home Economics.
SPONS AGENCY Office of Education (DHEW), Washington, D.C.
PUB DATE 74
CONTRACT OEC-0-72-4678
NOTE 83p.; For related documents, see CE 001 794-7
AVAILABLE FROM Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402 (Stock Number 1780-01284, $17.75 for 5 volume set)

EDRS PRICE MF-$0.75 HC-$4.20 PLUS POSTAGE
DESCRIPTORS Adult Students; *Behavioral Objectives; *Consumer Education; *Course Content; Curriculum Development; *Curriculum Guides; High School Students; Performance Criteria; Resource Materials; *Spiral Curriculum
IDENTIFIERS North Dakota

ABSTRACT

The introductory guide and the four related consumer education curriculum modules were developed by North Dakota State University in response to the U. S. Office of Education's request for materials to help learners function in their roles as consumers. The modules are adaptable to various content areas and for use with learners of varying abilities, ages (grades 9-14, adults; including elderly), and socioeconomic/cultural backgrounds. Designed with a process approach and a spiral organization, the modules will continue to remain useful regardless of changes in products, product standards, services, legislation, and regulations. Behavioral objectives and mastery of competencies are emphasized; inquiry, valuing, decision, and action have been identified as the primary processes for consumer competency. The introductory guide describes the development of the modules, field testing and revision, and adaptations for different groups. The included eight-page behavior inventory was developed to diagnose the level of the learner's behavior and attitudes. Approximately half of the document lists and describes the materials which the authors reviewed (curriculum guides, readings, periodicals and newsletters, evaluation guidelines, bibliographies, instructional units, learning packages, and teaching aids and materials) and offers additional sources of information. (EA)

CONSUMER EDUCATION
CURRICULUM MODULES
A SPIRAL-PROCESS APPROACH



GUIDE

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CE 001793

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ED 095267

CONSUMER EDUCATION CURRICULUM MODULES
A SPIRAL-PROCESS APPROACH

GUIDE

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Developed and disseminated pursuant to grant No. OEC-0-72-4678
with the U.S. Office of Education
under Part I — Curriculum Development in Vocational and Technical Education
Vocational Education Amendments of 1968, Public Law 90-576
by the
College of Home Economics
North Dakota State University
Fargo, North Dakota 58102
1974

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CONSUMER EDUCATION CURRICULUM DEVELOPMENT PROJECT

NORTH DAKOTA STATE UNIVERSITY
FARGO, NORTH DAKOTA 58102

May 20, 1974

Dear Colleagues:

Enclosed is a complimentary set of *Consumer Education Curriculum Modules: A Spiral-Process Approach.* These materials were developed at North Dakota State University pursuant to U.S. Office of Education contract no. OEC-0-72-4678 under Part I of the 1968 Vocational Education Amendments (P.L. 90-576).

These materials meet a need expressed by teachers for curriculum modules which lead students to function as questioning, creative, and critical consumers. This set of modules focuses upon the processes by which information is acquired, values are explored, decisions are made, and action is taken.

These materials were field tested nationwide with learners in grades 9-14 and adults and were found to facilitate learning which enables the student to master and internalize the processes of inquiry, valuing, decision, and consumer action. The modules are intended for flexible use in class and non-class situations and with vocational youth groups. Many of the activities can be adapted by the teacher for independent learning and individualized instruction.

Additional copies are available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, for $17.75 per set (Stock No. 1780-01284). They will also be available from the ERIC Document Reproduction Service (EDRS) in microfiche form. Announcement about EDRS availability will appear in a future issue of *Research in Education.*

Consumer Education Curriculum Modules: A Spiral-Process Approach is not designed to replace existing curriculum materials. Rather, it is to help the teacher alter the focus of present instruction in consumer education by providing the means for emphasizing the processes necessary for the development of competent consumers.

Yours truly,

Patricia D. Murphy

Patricia D. Murphy
Director

COLLEGE OF HOME ECONOMICS HOME ECONOMICS EDUCATION DEPARTMENT TELEPHONE (701) 237-7191

Foreword

Consumer products, product standards, services, legislation, and regulations are ever changing and multiplying. Faced with change and multiplicity, everyone — youth or adult — finds it necessary to master skills in order to function as a rational, responsible, and satisfied consumer.

The need for consumer education has been recognized by various facets of society. In the Vocational Education Amendments of 1968, the U.S. Congress charged each state with providing consumer education in federally supported vocational education programs.Increasingly teachers' feedback to the U.S. Office of Education has called for materials to use in teaching consumer education.

Consumer Education Curriculum Modules: A Spiral-Process Approach has been developed in response to the U.S. Office of Education's request for materials to help learners function in their roles as consumers. The modules are intended for flexible use by teachers. They can be adapted to any content area; for use with learners of varying abilities, ages, and socioeconomic and cultural backgrounds; and to class and nonclass situations.

The process approach to curriculum makes these modules unique and a significant contribution to consumer education. Their effectiveness has already been evidenced by the results of field testing with teachers of consumer education in home economics, business education, and distributive education programs across the nation. The success and completion of the project were dependent upon the cooperative efforts of these teachers and their learners.

The modules were prepared pursuant to a contract with the U.S. Office of Education by North Dakota State University. Patricia D. Murphy, Professor of Home Economics Education and Associate Dean of the College of Home Economics, served as the project director. Helen Pyle Cavanaugh and Carol Geer were full-time curriculum writers. The project staff also included Jane Plihal, evaluation specialist, LaVonne Elsbernd and Maxine Norman, graduate assistants.

The indication and belief is that these modules will help consumers learn processes which they can always use regardless of how products, product standards, services, legislation, and regulations change and multiply.

L. D. Loftsgard, President
North Dakota State University

ACKNOWLEDGMENTS

The project staff expresses appreciation for the valuable contributions made by many individuals to this project. The comments and suggestions of these individuals influenced revisions within the modules which make the materials relevant for use in various teaching-learning situations.

We are especially grateful to the many teachers who gave generously of their time to participate in the field testing of the materials. Without the participation of these teachers and their learners, the field testing could not have been meaningful. The influence of the field testing by these dedicated, professional teachers insured the appropriateness of the materials for the diverse situations in which consumers are educated. Their participation was absolutely essential to the project.

We appreciate the support for the project given by the State Supervisors and their suggestions of teachers for the field testing. We also appreciate the comments made by the educators, teachers and supervisors who reviewed and critiqued the materials.

The support and advice given by members of the national-level Advisory Committee is greatly appreciated. Members of the Advisory Committee made detailed reviews of the materials and assisted in many ways. They provided a broad viewpoint and varied expertise on consumer education. We wish to express special gratitude to the members of the Advisory Committee for their contributions.

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We thank Bertha G. King, Education Program Specialist for Home Economics Education, U.S. Office of Education, who served as the USOE monitor for the project. We greatly appreciate her counsel and encouragement which facilitated the progress of the project. We also appreciate the direction and support provided by Dr. Elizabeth Simpson, Chief, Curriculum Unit, Division of Research and Demonstration, Bureau of Occupational Adult Education, U.S. Office of Education.

The project staff recognizes the valuable contributions of advisors and consultants from the three states of Minnesota, North Dakota and Wisconsin in the development and evaluation of these materials. Members of the Tri-State Council included: Lyla Mallough, Janice Templin, Audrey Grote, and Florence Stater, Minnesota State Department of Education; Majore Lovering and Karen Botine, North Dakota Board for Vocational Education; Florence Lauscher and Margaret Apel, Wisconsin Department of Public Instruction; Christine Nickel and Helen Sheve, Wisconsin Board for Vocational Education; Dr. Fern Horn, University of Wisconsin-Stevens Point; and Dr. Elizabeth A. Monts, University of Wisconsin-Madison. Dr. Douglas Anderson, educational statistician, University of Minnesota, served as the statistical consultant.

We give special thanks to North Dakota State University, especially the faculty and staff in the College of Home Economics, who shared their materials and talents; to Dr. Mary Wallum, editor, for her comments and suggestions; to Elliott Haugen and James Nelson, systems analysts, for their expertise in assembling the statistical data; to Patrick Burkhart, art student, for designing the covers; to Peter Munton, chairman, Design Department, for designing the model; and to the pre-service teachers who volunteered to experiment with some of the learnings in the modules.

We further wish to acknowledge the invaluable contributions of the project secretaries, Diane Jasken and Lorna Danvers, who typed the many drafts and revisions of the materials; and to our student aides, Sue Brudvik, Laurie Leier, Lynn Rerick, Andrea Sheldon, and Cynthia Wallace who tracked down references, catalogued resources, scored assessment items, and prepared illustrations.

PREFACE

The purpose of this *Guide* is to explain the conceptualization of consumer education which was formulated for the U.S. Office of Education funded project for curriculum development in consumer education. This conceptualization guided the efforts of the project and provided the basis from which the competencies and objectives were derived.

The activities of the project staff in the process of developing the materials are outlined here together with the rationale and justification for decisions made. The project staff believes that one aspect of curriculum development, particularly when the curriculum is designed for use by others, is to make explicit the reasoning used in developing the product.

Patricia D. Murphy, Project Director
North Dakota State University
April 1974

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PROBLEMS IN CONSUMER EDUCATION

Teaching consumer education presents a dilemma to teachers. Is consumer education different from consumer economics, family economics, home economics, or personal economics? Should it be taught as a separate course or unit? What should be included in a course or unit in consumer education?

Review of Curriculum Materials

The first task of the project staff involved the location, collection, analysis, and review of existing curriculum and instructional materials in consumer education. We examined curriculum guides developed by state departments, colleges and universities, school districts and individual teachers, as well as materials developed by commercial companies.

Consumer educators are very much aware of the vast amount of information available. Consumer advocacy groups prepare materials; federal agencies distribute guidelines, regulations, and standards; and product information, as well as teaching aids and materials, is available. Business has made available many pamphlets to aid consumers in single buying decisions. Over 500 pieces of curriculum and instructional materials were reviewed by the project staff. A list of **Curriculum and instructional materials reviewed** is found on page 41.

Many topics are included in consumer education curriculum materials. The analysis and review of existing curriculum materials in consumer education revealed a lack of agreement as to what should be included in the area. Our attempts to sort and categorize these topics in a logical and rational manner were relatively unsuccessful. One way of categorizing these topics is found in **Consumer education topics,** page 63.

The purpose for including **Consumer education topics,** page 63, is to illustrate the breadth and diversity of the content area many view as consumer education. It is not implied that these topics should be included in consumer education instruction. Neither is it implied that the way the topics are grouped is "correct." The list of topics found in the review of consumer education materials may spur consumer educators (who may be alike or different from economists, consumer economists, etc.) to define the scope of consumer education and set some parameters.

How topics are grouped is influenced by one's perspective. Teachers whose orientation is family economics differ in their classifications from consumer economists, and consumer economists differ from teachers who are in the basic discipline, economics.

As might be expected, some topics appeared more frequently than others. The most frequently occurring topic was decision making, followed by budgeting, the influence of advertising, and life insurance.

A recent mailing from a state supervisor to the vocational home economics teachers in one state asked, "What are you teaching as consumer education?" From a list of topics, teachers were asked to check those they were teaching. The implication of the survey was that these topics should be taught. The following topics were listed: advertising, buying goods, buying services, buying automotive goods and services, comparison of prices, consumer rights and responsibilities, credit, deceptive practices, health services, housing, insurance, and money management. Here the emphasis seemed to be on "buymanship."

The reader may be interested in comparing the consumer education topics on page 63 (assembled from examination of current curriculum guides) with those above or with the list developed by Joseph N. Uhl and Jan Armstrong in their study of what was being taught in secondary schools (*Journal of Home Economics,* November 1971, pp. 591-595).

The review of materials revealed that most curriculum guides are examples of content curriculum which is intuitively developed. These guides are developed by a group of teachers, experts, and/or consultants to include the concepts they feel should be taught. The criteria by which certain concepts, objectives, content, and learning experiences are included while others are excluded are usually not stated or discussed.

The review also showed that few topics were treated in any depth in the curriculum guides. In most of these guides the teacher strategies and learner activities suggested were inadequate for learners actually to develop or acquire the concepts unless, of course, the learners had previously acquired the concepts. Furthermore, no pre-assessment devices were included to enable the teacher to determine if learners had previously acquired the concepts.

Although one might have been tempted to conclude that a proliferation of materials exists in consumer education, there still was a need for additional kinds of materials. Teachers continue to ask for materials which motivate learners, provide some order to consumer education, and help them accomplish what they believe to be important in consumer education. The comments of teachers, together with the review of existing curriculum materials, strongly indicated the need for a different approach to consumer education curriculum.

Need for Consumer Education

Few question the need for consumer education. All of us are consumers; we choose, buy, use, consume, and maintain goods and services. A money management emphasis — particularly buying, saving, and budgeting — is often found in consumer education programs and materials. It is assumed that individuals will purchase great quantities of consumer goods. Therefore, we must prepare "intelligent consumers," i.e., consumers who make intelligent buying choices. Most view consumer education as an individual problem in choice-making in the economic realm with the consumer as an economic unit, acting on the basis of economic choices within an economic model of society. Materials are usually oriented toward making "good consumers" without ever examining the larger issue of whether consuming itself is good.

Consumer actions do not occur in a vacuum but exist in a social context. Therefore, questions arise about resource use, resource allocation, the quality of life, and the future of society. For example, in units dealing with automobiles, is the question raised as to whether or not individuals ought to buy automobiles, or is the emphasis on the economics of automobile ownership as it relates to the buying power of the individual?

Citizens are responsible for the decisions they make as consumers. General objectives of consumer education need to be lodged in social policy and stress that an individual's pattern of consumption cannot be divorced from its impact on general societal welfare. Attention needs to be directed toward the examination of consumer choices as they affect the society, and consideration should be given to restricting consumption of goods and resources for the long-term general welfare of society.

Defining Consumer Education

Many definitions of consumer education have been proposed. Some of these definitions are so broad as to encompass all of education. Others beg the question, "What is consumer education?" by saying consumer education is "education for consumers." Definitions of consumer education usually state little more than its functions while implying a desirable social role for consumers.

The common goal is to improve the individual's ability to carry out his role as a purchaser-consumer of products. Consumers may be characterized as individuals attempting to maximize satisfaction; consumer education may be characterized as attempting to enhance the consumer's position in the marketplace by providing the consumer with information.

In order to be useful, a distinction needs to be made between consumer education and related but distinct concepts such as consumer economics. Wilhelms (1967) saw consumer education as how to get one's money's worth and how to manage one's affairs. In a study of the attitudes of business, home economics, and social studies teachers, Burton (1972) defined consumer education as improvement of buying skills.

Irving Morrissett has defined consumer economics as the study of economic principles and institutional forces that aid in understanding 1) the behavior and roles of consumers in an economic system, 2) the determinants of the welfare of consumers, and 3) how consumers can gain and use knowledge which will help them improve their own welfare as consumers. To many, consumer education is the business of teaching consumer economics as defined above.

Uhl (1970) has identified the uniqueness of consumer education as its orientation to the subject matter rather than the subject matter itself. Uhl also suggested that consumer education is process-centered in addition to being information-centered. The consumer's ability to gather and process information is more important than the information per se.

Drawing upon these viewpoints a definition for consumer education was formulated for this project, page 10. This definition helps to distinguish what is consumer education from what is not.

Development of the Framework

The content of courses in consumer education is usually derived from some analysis of common consumer problems. Teachers or curriculum developers select certain topics from some undefined "pool" of topics, concepts, or generalizations to include in a course or curriculum guide. In ***Consumer Education Curriculum Modules: A Spiral-Process Approach***, the identification of a conceptual framework preceded the selection of content.

The framework evolved from examination of behaviors exhibited by consumers. Observation revealed that consumers act and react in a variety of ways. These behaviors have been grouped along a continuum ranging from egocentric to other-centered. The overall goal of these materials is explicit: to facilitate growth and development of the learner toward the highest level of the framework. The **Framework** is found on page 4.

FRAMEWORK

The ***Consumer Education Curriculum Modules: A Spiral-Process Approach*** was developed to help an individual assume responsibility for gaining satisfaction and an improved well-being for himself and others in present and future generations by developing consumer capabilities, skills and understandings. Consumer well-being is a state of existence (life) characterized by the rational approach to the consumption of goods and services in a manner consistent with values influenced by a concern for one's fellowman and the preservation of the environment. Clusters of observable behavior and implied attitudes have been described to delineate consumer growth. The levels are seen as building upon one another until the consumer ultimately shows involvement and commitment through his behavior. The activities of the modules have been designed to facilitate growth toward Level IV.

Level I consumers choose, buy, and use according to their present needs and wants. They have only a sketchy idea of their roles as consumers and a hazy notion of their real needs and wants. They tend to be impulsive, unaware of conditions that influence their behavior, and secure with their past patterns for acquiring. In short, there is little evidence of critical thinking employed at this stage.

Level II consumers are part of the current consumer movement. They have knowledge of the decision process when carrying out many of their comsumer activities. They have a pseudosophistication in the marketplace. Their well-intended involvement in bettering the environment and social well-being for all may result in demands based upon half-truths which disregard the long-range implications of their actions. Value clarification is just beginning at this level.

Level III consumers' behavior shows the results of the integration of their personal values with judgments based upon facts. They attempt to assess the effects of spin-offs before carrying out decisions. They are strongly influenced by the total environment — both present and predicted.

Level IV consumers set priorities and exercise their influence upon the public and private sectors of the economy to improve conditions for present and future generations. They are the "superstars" among consumers, promoting change or the status quo in the interest of continued and improved well-being of all. They are truly involved in the role of public decision-maker.

WHY PROCESS CURRICULUM IN CONSUMER EDUCATION

Teachers are faced with difficult decisions in teaching consumer education. How can the teacher provide the best curriculum possible, the best opportunities for learning, the most relevant information? In our society there is talk of shortages, crises, conservation, rationing, inflation, and recession. How can the consumer education teacher deal with the rapidly changing content and demands of consumer education? The changes brought about by new and revised legislation, agency directives and rulings, revised standards, and new and improved products are overwhelming. Consumer educators are being pressured to "do something" by government agencies, taxpayers, and parents, among others. Increasingly, consumer education is being mandated in programs by state and federal legislation. Since it is not possible to teach consumers "everything they need to know," what is the consumer educator to do?

For effective learning in consumer education, three components seem to be necessary: 1) interest, 2) content or data, and 3) skills to uncover, process, interpret, and use data. Too often the focus has been only on content.

Because students typically forget within a few weeks as much as 80 percent of the facts they have learned in the usual content-oriented classes, it is past time to reconsider the traditional approaches to consumer education. Major efforts need to be directed toward helping learners build the essential and functional competencies that characterize the individual in a free society. The development of self-reliant, cooperating individuals who have the insights, the competencies, and the attitudes for meeting change successfully should not be left to chance.

Subject matter cannot be taught as an end in itself. Merely acquiring consumer education content has limited value as a major objective. Not only do students forget content, but also the "facts" change rapidly. The processes involved in inquiry, valuing, decision, and action and the motivation to use these processes must be given more consideration in the curriculum.

It is impossible to teach all consumer education content to learners. There is need for emphasis on **how** to acquire and apply knowledge rather than on content. Increasingly, learners must "make the facts their own" and assimilate the information. Learners must also learn to revise and re-evaluate what they have already learned in light of new information.

In the area of consumer education, there is growing emphasis on helping the consumer make "intelligent" choices and decisions. Inquiry produces knowledge which must be selected, synthesized, and organized as decisions are made. Knowledge alone is insufficient for sound decision making. Choices are also based on the individual's value system. Although value systems are to a large extent culturally derived, people can learn to think about issues and problems before acting on them.

A curriculum that stresses processes of learning will not be as affected by change as one which stresses content. Traditionally the goals of education have included emphasis upon thinking, learning how to learn, and to go on learning. However, there have been few instructional materials available to teachers to help develop these abilities in learners. Thinking is not simply an internal process which develps automatically as time passes; it represents the individual's interaction over time with a very complex environment that includes objects, people, language, ideas, and events.

Teachers who are concerned with helping learners become better thinkers, who want learners to increase their ability to utilize knowledge independently and effectively, will find the emphasis on **process** useful. Teachers can structure learning activities to assist learners in developing their thinking abilities.

The content of the ***Consumer Education Curriculum Modules: A Spiral-Process Approach*** does not encompass the totality of consumer education topics. The modules make no attempt to "cover the content." The content of a course or unit refers to **what** is learned. These modules focus on process, or **how** the person learns. The issue of process versus content is especially important in consumer education because rapid changes quickly make specific content obsolete. It becomes essential to focus on **process** — or the acquisition of the skills necessary to function as a Level IV, rational, consumer. What must a consumer be able to do? The ***Consumer Education Curriculum Modules: A Spiral-Process Approach*** is competency-based. The competencies needed to function as a rational, Level IV consumer have been identified from an analysis of the tasks and roles of the consumers. Mastery of four basic processes — inquiry, valuing, decision, and consumer action — became the competencies. (The competencies are listed on page 7.) After the competencies were delineated, the objectives were developed.

Certain teacher strategies and learner activities are more likely to produce process behavioral outcomes, while others are more likely to result in content acquisition. These modules stress those teacher strategies and techniques and learner activities which are most likely to produce the process behavioral changes desired. Included are ways for providing active learner involvement as well as ways to make explicit the processes learned. These modules focus on the **teaching** of consumer education.

In order to teach the processes, specific content is also necessary. Illustrative content is included in the modules. In the area of consumer education there are many sources of specific content or information for teachers (see, for example, **Sources of Information,** page 66). Teachers will need to select and adapt content to the needs and interests of their learners.

Teachers have often felt the need to help learners become more critical and analytical in their thinking as they inquire and clarify their values. However, objectives of this kind are difficult to measure. Classroom teachers often do not have the time to develop the needed devices for assessing the progress of learners in achieving these process objectives. Assessment items are included in the modules to assist teachers in measuring learners' progress toward achievement of these objectives that focus on process.

COMPETENCIES FOR CONSUMER EDUCATION

OVER-ARCHING COMPETENCY FOR THE CONSUMER EDUCATION CURRICULUM MODULES: A SPIRAL-PROCESS APPROACH

THE LEARNER'S CONSUMER BEHAVIOR IS CHARACTERIZED BY INQUIRY, VALUING, DECISION, AND CONSUMER ACTION.

The individual has internalized the processes of inquiry, valuing, decision, and consumer action so that he reacts persistently and consistently with a set of related consumer situations. This basic orientation enables the consumer to reduce and order the complex world and to act effectively in it.

The process of moving toward this competency is continuous and never-ending. One must master the four consumer competencies to attain the over-arching competency. When these consumer competencies are used by the consumer as an integrated system, the consumer will approach mastery of the over-arching competency.

Mastery is taken to mean the skillful performance of: a) each element within a process, b) each element in combination with other elements in the total process, c) independent application of the process, and d) cooperative application of the process.

The need for competency-based instruction has been identified by educators in many disciplines. The focus has changed from concepts and generalizations toward behavioral objectives and mastery of competencies. In ***Consumer Education Curriculum Modules: A Spiral-Process Approach*** the Inquiry, Valuing, Decision, and Action competencies support the over-arching competency for consumer education. The objectives for each competency appear in each volume. Shortened forms of the objectives are printed on the following page.

CONSUMER COMPETENCY:

The consumer will use at a level of mastery the *Inquiry Process* in relation to consumer behavior.

OBJECTIVE:

Having completed the planned learnings in *Inquiry*, the learner will demonstrate use of the inquiry process at a level of mastery by:

1) recognizing a problem
2) considering tentative solutions
3) clarifying terms
4) collecting data
5) analyzing data
6) applying conclusion

CONSUMER COMPETENCY:

The consumer will use at a level of mastery the *Valuing Process* in relation to consumer behavior.

OBJECTIVE:

Having completed the planned learnings in *Valuing*, the learner will demonstrate use of the valuing process at a level of mastery by:

1) recognizing value components
2) considering value-relevant behavior
3) clarifying values exemplified
4) hypothesizing about value sources
5) analyzing value alternatives
6) examining value preferences

CONSUMER COMPETENCY:

The consumer will use at a level of mastery the *Decision Process* in relation to consumer behavior.

OBJECTIVE:

Having completed the planned learnings in *Decision*, the learner will demonstrate use of the decision process at a level of mastery by:

1) recognizing a decision-problem
2) considering alternatives
3) clarifying alternatives
4) predicting consequences
5) analyzing alternatives
6) ordering alternatives

CONSUMER COMPETENCY:

The consumer will use at a level of mastery the rational consumer *Action Process* in relation to consumer behavior.

OBJECTIVE:

Having completed the planned learnings in *Action*, the learner will demonstrate use of the rational consumer action process at a level of mastery by:

1) recognizing issues
2) considering evidence and alternative actions
3) clarifying consumer actions
4) organizing evidence and selecting actions
5) analyzing actions and accepting consequences
6) initiating and evaluating actions

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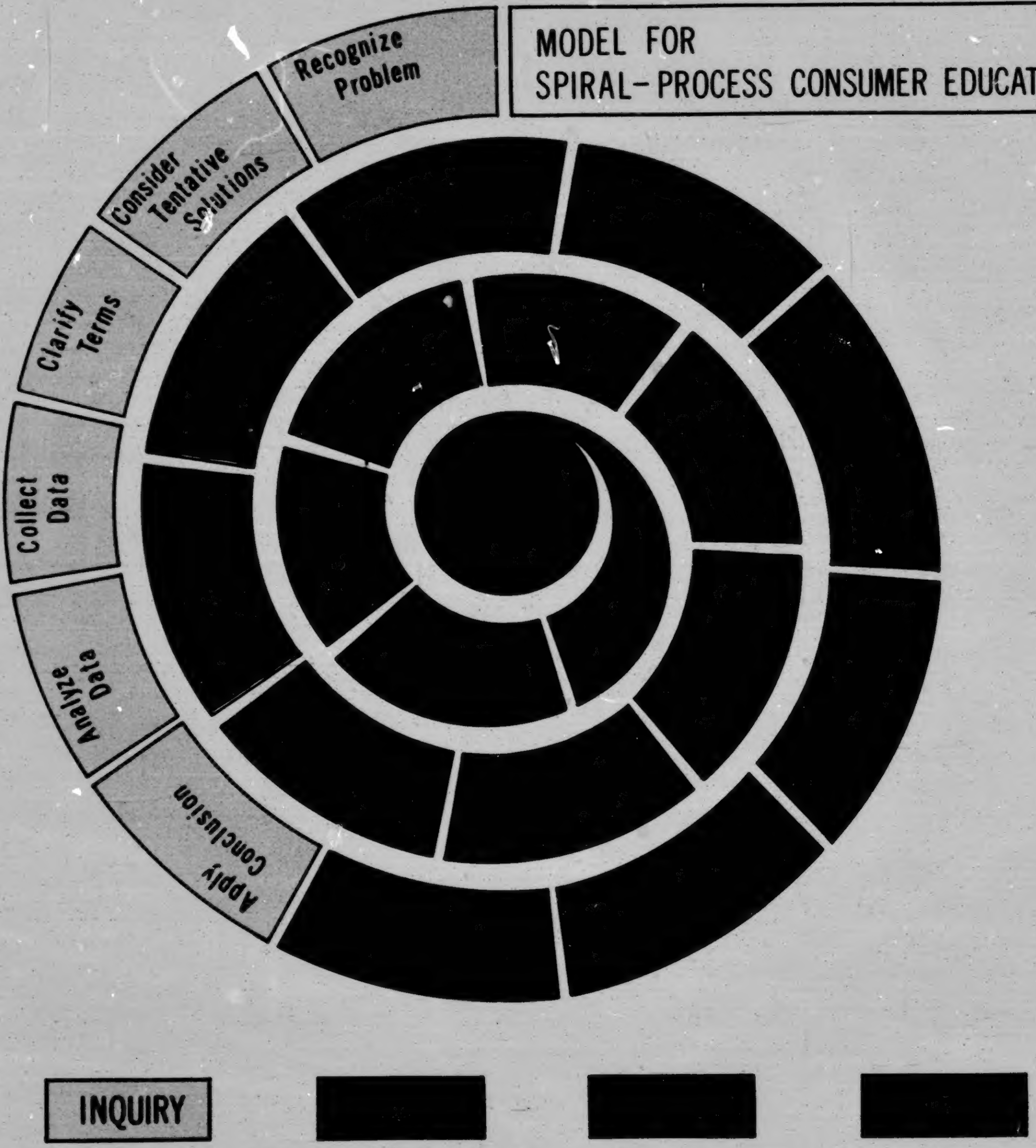
MODEL FOR SPIRAL-PROCESS CONSUMER EDUCATION



CONSUMER EDUCATION — A DEFINITION

Consumer education is the process for gaining satisfaction through the considered use of personal and environmental resources. It promotes the development of a system for handling the continuous flow of consumer information while building consumer skills, principles, and understandings. At the same time, it assists the individual in his translation of past experiences into generalizations for future application. Its worth must be measured in terms of its contributions to the improved well-being of present and future generations.

DEVELOPMENT OF THE MODULES

The charge to this project was " to develop competency-based teaching curriculum modules in consumer education for use with youth in grades 9-14, adults including the elderly, and vocational youth groups" (USOE Contract No. O-72-4678). The contract required that modules including pre- and post-assessment items, learning activities, and teacher strategies be developed.

Assessment Items

A criterion-referenced approach was used in the development of the assessment items for the basic processes. This approach differs from the strategies used in the norm-referenced approach to test construction. The objectives for these modules are **process objectives**. The teacher is concerned with the learner's mastery of the process and sub-processes.

The teacher wants to know **what the learner can do** rather than how he compares to others as is done in norm-referenced measurement. Norm-referenced and criterion-referenced tests differ in purpose. The procedure followed in constructing criterion-referenced test items also differs from that used in developing norm-referenced test items.

The items in a criterion-referenced test are designed to be an accurate reflection of a given criterion behavior. Criterion-referenced tests rely heavily on objectives. The objectives for the modules were formulated, stated as clearly as possible, and the importance of the objectives to learners was confirmed by judges.

Criterion-referenced tests to assess competencies are judged on content validity. Carefully made judgments that a test item does indeed call for relevant behavior are the foundation on which criterion-referenced tests are validated.

A group of test items that is a representative sample of the tasks specified by the objectives has been constructed. Assessment items were devised to measure the learner's attainment of each objective. Major emphasis was placed on the congruence between the objective and the items used to measure that objective.

Item difficulty and item discrimination, usually used in item analysis, are of little or no value to those concerned with teaching for mastery (Bloom, Hastings, and Madaus, 1971) or for the development of competencies. In teaching for mastery the teacher is concerned that all or almost all of the learners can accurately complete the assessment items.

Criterion-referenced test items also differ from norm-referenced items in the kind of information provided by learner responses. The scoring of learner responses provides information about which tasks a learner can perform. A learner's "wrong" answer is as important as a "correct" one because it indicates the pattern of the learner's thinking process.

The assessment items have construct and content validity. The reliability of the items was measured using the test-retest procedure and the Pearson *r*. Reliability coefficients from .72 to .96 were obtained. Learner comments were used in clarifying directions. The reading level of the assessment items was measured using the Flesch formula (Flesch, 1951). The average reading level of the assessment items is grade 9.

With increased demands for accountability within school districts and learner demands for relevant learnings, teachers have come to feel a need for ways of determining what learners already know and skills they already possess. Most teachers feel the pressure of the knowledge explosion in their subject area and prefer not to spend time teaching content which learners already know. Some teachers are grading learners using the mastery concept in which it is essential to determine what learners know as entering behavior. The amount learned cannot be assessed unless the learners' abilities before instruction are recorded and compared to the results after instruction. For this purpose assessment items for each process have been provided. The items are intended to be used in constructing a pre-assessment device to determine what learners already have achieved and as a post-assessment device after instruction to determine the progress learners have made. The items, directions for their use, and sample responses are found in each volume.

Assessment of the Levels of the Framework

The **Behavior inventory,** page 23, was developed to diagnose the level of the learner's behavior and attitudes as identified in the Framework. The Behavior Inventory is intended for both diagnostic and formative evaluation. That is, it is for use in ascertaining a learner's overall level of consumer behavior prior to instruction and following a period of instruction.

Development of the Behavior Inventory. Construct and concurrent validity of the inventory items was determined by a panel of judges and by the use of a judgmental or selected sample. Items on which the judges did not agree were eliminated, as were items on which the judgmental sample did not respond as predicted. During this initial validation and during the testing of the inventory as part of the field test of the series of modules, the Behavior Inventory consisted of 28 items.

The results obtained in field testing were used for further refinement of the instrument. To identify the most useful items, a *t* was calculated for evaluating the difference in the mean response to each of the 28 attitude statements by the high group (upper 27% of the distribution) and the low group (lower 27% of the distribution). There were 1,296 subjects in the upper 27% of the distribution and 1,296 in the lower 27% of the distribution.

The *t* values calculated on the difference in the mean response by the high and by the low group were statistically significant beyond the .0001 level for each attitude statement. The three attitude statements with the smallest *t* values were deleted from the scale. The revised Behavior Inventory now consists of 25 items.

The procedure used as a basis for determining which items to retain in the inventory is described in Allen L. Edwards, *Techniques of Attitude Scale Construction,* Appleton-Century-Crofts, Inc., New York, 1957, pages 149-156.

Interpretation of Behavior Inventory scores. For each situation in the Behavior Inventory, the learner selects from among four responses the one response he would be likely to exhibit in that situation. Each situation has a Level I, II, III, and IV response which corresponds to the levels of the Framework. The responses are randomly ordered for each question.

For each response, the learner scores points according to the level of behavior indicated:

Level I behavior = 1 point
Level II behavior = 2 points
Level III behavior = 3 points
Level IV behavior = 4 points

For example, if the learner selected "A" as his response to question number one, tabulate 1 point. If he chose "C" for question number two, tabulate 3 points. After all the points are tabulated, divide the total by 25 (the number of situations) to determine the learner's overall level of response. This overall level of response may range anywhere between 1 and 4. A score of 2.5, for example, means that the learner could be expected to behave, on the average, between Level II and Level III. On a subsequent testing a learner's score of 2.52 indicates movement toward Level III behavior.

Each post-score higher than the previous score indicates that the learner is moving toward being a Level IV consumer and development of the over-arching competency. As the processes are repeated and expanded in a spiral fashion, it is expected that the learner will move more and more toward higher level behavior.

Administration of the Behavior Inventory. The Behavior Inventory is a pre- and post-assessment device *for the entire series of modules*. The Behavior Inventory is designed to measure learners' overall progression on the continuum specified in the levels of the Framework. It is not to be confused with the pre- post-assessment devices for the individual process dealt with in the modules. The assessment items for each process measure learner's achievement of the competencies and objectives of that specific process. Both the Behavior Inventory and the process assessments are intended for pre- and post-testing of learners. As a pre-assessment, the Behavior Inventory is to be completed by learners *before* they begin instruction based on the module series. Upon completion of the series, the Behavior Inventory is administered as a post-assessment. A comparison of a learner's scores on the pre- and post-assessments indicates the extent to which the learner has developed the over-arching competency. The difference also indicates the extent to which a learner has changed his consumer behavior and attitude in relation to the four levels of the Framework, page 4. The following chart indicates the level of each response for the 25 questions in the Behavior Inventory.

RESPONSE LEVELS IN THE BEHAVIOR INVENTORY

Question Number	Level I Response Worth 1 point	Level II Response Worth 2 points	Level III Response Worth 3 points	Level IV Response Worth 4 points
1	A	C	D	B
2	B	D	C	A
3	C	D	B	A
4	A	C	D	B
5	C	B	A	D
6	D	A	C	B
7	C	B	D	A
8	B	A	D	C
9	D	C	A	B
10	A	B	C	D
11	C	D	B	A
12	D	C	B	A
13	C	A	D	B
14	B	A	C	D
15	D	C	A	B
16	A	B	D	C
17	C	D	B	A
18	A	C	D	B
19	B	A	D	C
20	C	B	D	A
21	D	A	C	B
22	C	B	A	D
23	B	C	D	A
24	C	D	B	A
25	B	D	A	C

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FIELD TESTING

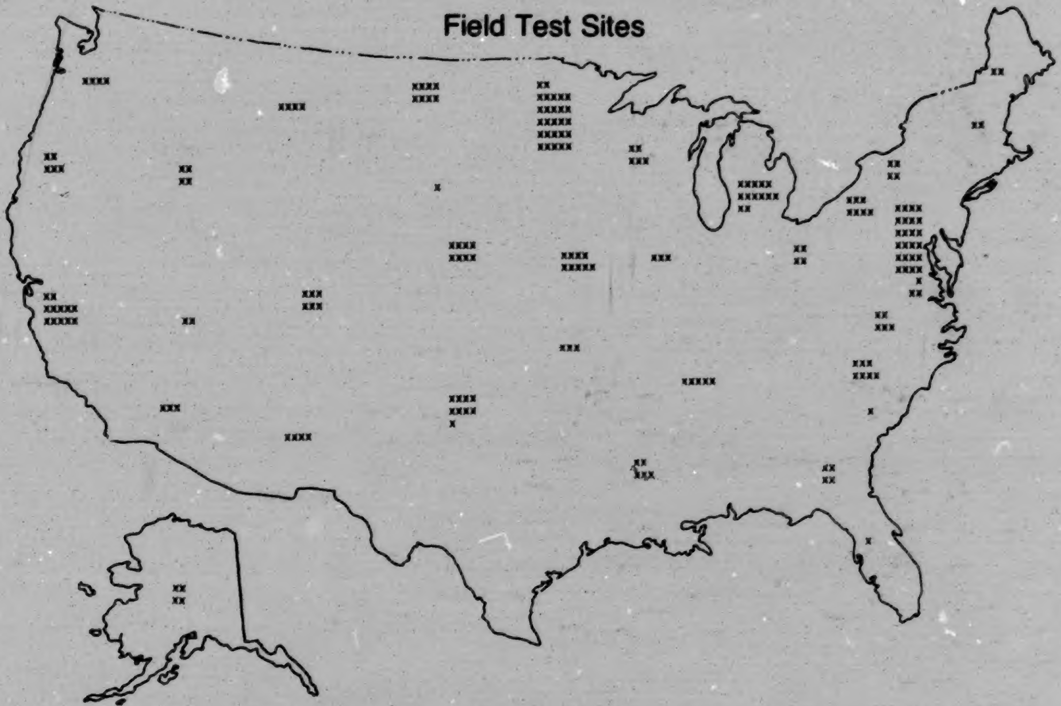
Teachers have asked for materials that have been tested in actual teaching-learning situations before they are distributed for use by others. Materials that have been field tested are more likely to be usable and relevant.

A field testing plan was prepared to determine the usefulness of these materials with the groups identified and to help determine where revisions were needed in the modules. State Supervisors were asked to suggest names of teachers of home economics, distributive education, and business and office education to participate in the field testing. The participants were selected from all names received in accordance with the sampling plan developed by Dr. Douglas Anderson, statistician, University of Minnesota, to insure testing in all regions of the country with learners representing the racial, socioeconomic, and cultural backgrounds of the United States. Teachers of adults as well as secondary and post-secondary consumer education teachers participated in the testing of the modules. The participants are listed on page 75. Approximately 75 percent of the teachers participating in the field testing were home economics teachers, about 5 percent were business and office education teachers, about 5 percent were distributive education teachers, and 15 percent were social studies teachers and teacher teams representing more than one subject area.

The total number of learners participating in field testing was 4,893. About 80 percent of these learners were enrolled in secondary schools, 10 percent were in post-secondary schools. The remaining 10 percent of the learners were adults.

Testing sites included schools and non-school learning centers serving learners in grades 9-14, adults including senior citizens, and vocational youth groups. The field testing sites are shown below.

Field Test Sites



Learning from the Modules

Data from the field testing of the Behavior Inventory and process assessment devices were scored and tabulated. Over half of the learners tested scored higher on the Behavior Inventory post-assessment than on the pre-assessment indicating progression toward Level IV of the Framework. There was a statistically significant difference ($p < .05$) between pre- and post-test scores on the Behavior Inventory.

Learners also scored higher on the post-assessment devices for the individual processes than on the process pre-assessments. There were increases in post-test scores for secondary, post secondary, and adult learners. A relationship was found between the length of instruction using the modules and the learners post-test scores: the longer the time of instruction using the modules, the higher were the learner post-test scores.

Teacher Evaluation of the Modules

The teachers provided data on the learners with whom the modules were used. Learners of American Indian, Black, Oriental, Spanish surname, and other ethnic backgrounds participated in the field testing. Most of the learners were described by the teachers as being of average academic ability. The teachers described over 20 percent of the learners as low ability and approximately 11 percent as high ability. About 80 percent of the learners involved in the field testing were 14-18 years of age, about 9 percent were young adults (age 18-25); and about 3 percent were in each of the age groups: 25-34, 35-49, and 50-65. The teachers identified the motivation of the learners as 59.4 percent average, 16 percent high, and 24.6 low.

Almost 55 percent of the teachers in the field test used the modules independently with no additional teaching materials, while 21 percent supplemented the modules with additional teaching materials, and 24 percent used the modules as supplementary materials.

The amount of total instructional time devoted to the use of a module varied considerably, from less than 5 hours to more than fifty hours of instructional time. The average number of hours of class time in which the modules were used was 14.5 hours.

Many teachers indicated that the learnings were effective in creating learner interest. Teachers made comments such as: "It encourages the student to think his own thoughts," "Was interesting for me as well as the students," "Teacher can vary content according to class size and maturity level," "Liked variety," "I will use techniques again — definitely," "Format excellent — good sequence," "Module very good," "Students become aware of problems through the modules," and "I like the module. Could do a better job if I had time to think ahead. I think by the responses, I see growth."

Certain goals or overall objectives were a part of these modules. The teachers were asked to assess the effectiveness of the modules in achieving these goals. Their responses are summarized on the next page.

Learner Evaluation of the Modules

As a part of the field testing of the modules, reactions of the learners to the modules were collected. The learners were provided with statements describing six areas: amount of learning, worth, clarity, interest, attendance and participation, and general appeal. More than one response could be chosen in each category by each learner. In general, learners tended to select positive phrases in the "amount of learning" category. Over 51 percent of the learners stated, "The things we learned made me think." Some negative phrases were chosen regarding clarity and interest. Learner judgments of worth were generally positive. Almost all learners perceived themselves as regular class attenders.

Comparisons of collective positive and negative numerical counts were not meaningful because learners were instructed to mark **all** responses which expressed their feelings about the lessons. Apparent contradictions were found in some responses. For example, a learner might mark "boring," along with "I learned more in this unit than I usually do" and "I wish my friends would learn these kinds of things too." One student remarked that the consumer education time kept her from having the usual opportunity to "goof off."

Revision of the Modules

Revisions were made in the modules based on the results of the field testing. Teacher and learner comments were considered as well as suggestions from the national-level Advisory Committee and the Tri-State Council. A standard format was established for the modules. As learnings were revised, regional teachers tested the revisions with their learners. Directions which teachers said were difficult to follow were clarified. The statement of the objectives was revised, and the assessment devices were refined to test each specific objective. The modules reflect the recommendations and comments made by all these individuals.

Summary of Teacher Responses
(N = 310)

The modules did promote learners' ability to:	Agree	Disagree
solve problems related to consumer behavior in keeping with standards of logic and of science	90%	10%
think critically about consumer behavior in daily life	92%	8%
clarify personal values which are necessary and important to achieve a feeling of dignity and self-worth	83%	16%
think creatively about consumer behavior in daily life	87%	13%
master skills useful for independent learning throughout	80%	20%
comprehend the effects of consumer behavior on the individual and society	80%	20%
communicate meaningfully with others	90%	10%
work constructively with others in group problem solving	96%	4%

HOW TO USE THE MODULES

These curriculum modules provide for flexible use by the teacher. They may be adapted by the teacher for use with specific groups. They are appropriate for learners in grades 9-14, adults including senior citizens, in class or non-class situations, and for programs of vocational youth organizations. The teacher can adapt the learnings for individualized instruction and for independent learning.

The modules may be used in more than one course or class. It is not intended, for example, that the ***Inquiry Process*** be used at grade 9 and the ***Valuing Process*** at grade 10. Nor is it intended that the teacher begin with the first learning activity in a process and go page-by-page through the book. If the teacher determines, for example, to stress the Inquiry process in the fall unit, he could administer Inquiry process pre-assessment items early in the fall, adapt learnings from each of the objectives in the Inquiry process, and administer the Inquiry process post-assessment at the end of the fall. It is also possible to emphasize all four basic processes throughout a semester or course.

With typical curriculum materials, the burden of successful application of content (the process phase of instruction) rests with the teacher. In these modules the reverse is true. The process phase of instruction is explicitly laid out, and the selection of appropriate content rests with the teacher.

The learnings will not become boring and repetitious for learners since the teacher uses different content each time a step in a process is repeated. For example, in a consumer food unit, the teacher might have learners identify food shoppers' problems (the first objective, identifying a problem, in the ***Inquiry Process***). Learners could also define value problems related to food choices (the first objective, recognizing the value components of a situation, in the ***Valuing Process***). Then at a later time areas other than food could be used to emphasize again the processes of identifying problems for inquiry and defining value problems. To carry the example further, a suggested learning for the first objective in the ***Inquiry Process*** uses a grocery shopper protesting the price of food. The teacher may substitute a situation from another content area such as personal finance, consumer responsibility, or credit that is more appropriate to the learners' needs and interests and to the content area(s) prescribed for the course.

Adaptations for Adult Learners

Many programs for adults — such as public school sponsored adult education classes of six, eight, or ten weeks — are of relatively short duration. Other programs for adults, such as door-step lessons, are of the non-class variety. Thus any one adult may participate in one session rather than a series. Obviously, teachers of adults face problems different from those faced by teachers of secondary and post-secondary students.

Teachers assess the needs of their learners before deciding what to teach. However, teachers of adults usually do not use written paper-pencil devices to measure previous learning as may be done with secondary and post-secondary classes. Teachers of adults use surveys and informal statements of interest from adults to decide what classes to offer. If adults are interested, they enroll. If a sufficient number enroll, the class is held. The teacher of adults must then determine the level of skill, knowledge, and understanding of each member of the class. This may be done through the use of a checklist, an inventory, discussion with class members, or a pre-assessment device such as those included in the modules. Some teachers of adults have stated that adults will not take tests. This may be true if the reason for testing is not explained. Adults (and younger learners, as well) equate testing with grading. A pre-assessment device is merely that — a pre-assessment device — to determine where the learner is so that a program can be planned to meet learner needs.

The content of the lessons in the modules can be replaced with content more suitable to the consumer needs and problems of adults. Some lessons such as **Mrs. Crane's decision** (***Decision,*** page 39) were designed for use with adults. Since many consumer needs and problems are similar for all consumers regardless of age, changing the emphasis of a lesson may be all that is required when adapting a learning for use with adults. Other lessons are structured so that the learners will change the emphasis to correspond to their interests as they participate in a learning. For example, the game, **Excuse me, but I think you are mistaken** (***Inquiry,*** page 63) was used successfully with ninth graders as well as senior citizens in developing skills in clarifying terms. However, the issues raised by these groups were different.

Adults, as well as young people, need to learn and use the processes of inquiry, valuing, decision, and action in relation to their consumer behaviors. Adults like to be involved in lessons rather than being "talked at" just as young people do; adults prefer (and actually demand) lessons that are meaningful and relevant and object to having to remember masses of facts; adults are concerned about where and how to locate information rather than about memorizing facts.

Adults become excited about and involved in lessons dealing with processes as do younger learners. The skillful teacher chooses subject matter of most concern to the particular group of adults. Because of their experience, adults add much to a class by relating "real" situations.

Adaptations for Vocational Youth Groups

Members of vocational youth groups define problems and decide on projects for individual members and for the entire group. The processes taught in ***Consumer Education Curriculum Modules: A Spiral-Process Approach*** are suitable for this use. The leader or the members themselves can use the learnings suggested in the modules. The process approach to the subject matter keeps the content timely and relevant.

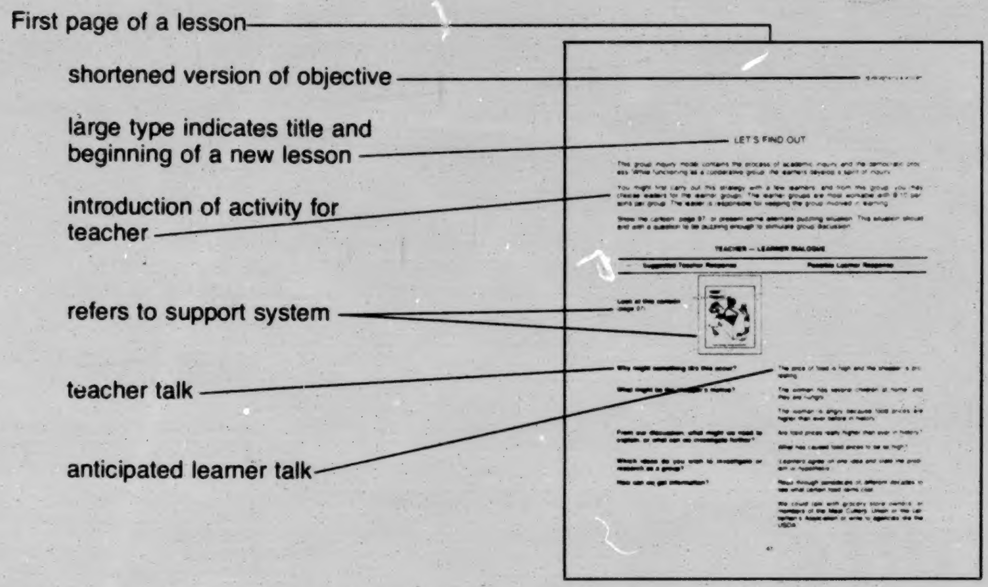
Since the suggested learnings require involvement on the part of the learners, almost all of the learnings are appropriate for use with youth groups. Furthermore, many of the activities extend beyond the classroom into the community and can be used to structure community service projects.

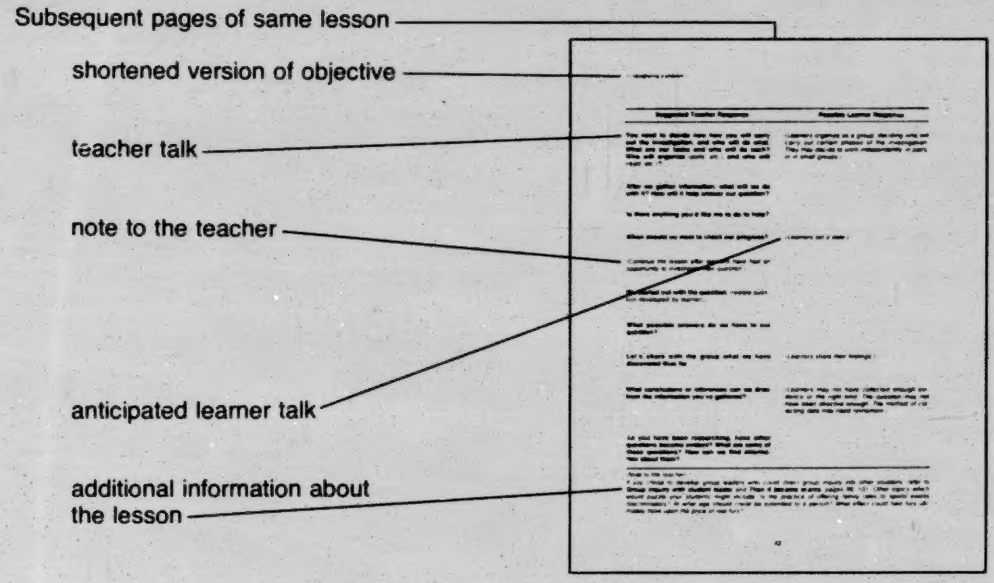
Format of the Modules

The format used in the modules was selected to facilitate teacher use of the modules. Many consumer educators contributed suggestions of ways to make the materials easily usable by busy teachers. Each of the process volumes follows the same general outline or format.

Color coding. Materials that are to be reproduced for use by learners are printed on white paper to facilitate the making of photo copies. The ivory pages are general, introductory, and for the teacher. The yellow pages are the "meat" of the process modules and include the learning activities.

Styles of type. Within the yellow pages of each module are a variety of styles of type. This was planned deliberately to assist you in quickly identifying parts.


First page of a lesson
shortened version of objective
large type indicates title and beginning of a new lesson
introduction of activity for teacher
refers to support system
teacher talk
anticipated learner talk
LET'S FIND OUT


Subsequent pages of same lesson
shortened version of objective
teacher talk
note to the teacher
anticipated learner talk
additional information about the lesson

Support system. The white pages in the **Support system** of each volume are intended for reproduction for learner use. Again, these suggestions are intended for flexible use. You may make transparencies from the pages, prepare ditto masters, make photo copies, or use in any other way that facilitates the lesson. In some cases, the ideas are more appropriate for bulletin boards, posters, etc. than for learner handouts. All the pages in the **Support system** are numbered and have the shortened objective at the top of the page for ease in returning them to the appropriate module in sequential order. Pages in the **Support system** are referred to within the yellow section of each module.

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Resources. In the volumes dealing with the processes **Resources** are listed. These are the resources used by the teachers in field testing the modules.

Related readings. This list of references has been assembled for the teacher. It includes references about process education and references to techniques useful in implementing processes in teaching-learning situations. These readings will be of interest to the teacher who desires more information about process education and the teaching strategies and techniques presented within the modules.

BEHAVIOR INVENTORY

Pre- and Post-Assessment Device

Directions: Suppose you were in each of the following situations. Select the letter of the response which is most like the way you actually would respond in the situation. On the answer sheet, mark a dark "X" through **one** letter for each situation.

1. I am driving and see a car stalled on the road. I would:

   A. see if it belongs to someone I know.

   B. report the incident and drive back by in a few minutes.

   C. write my congressman about cars that make roads unsafe for the public.

   D. stop at the next phone booth and report the incident to the highway patrol.

2. The local department store is advertising a "clearance" sale. I think I will:

   A. see if I really need the things that are for sale and help my neighbors evaluate their needs, too.

   B. try to be the first one there to have the best chance of getting a good buy.

   C. write up a comparative shopping guide based upon sales prices and quality.

   D. talk with the manager and find out if the sale items were specially ordered or if it is truly a "clearance" sale.

3. The price of meat has increased in the last six months. I will:

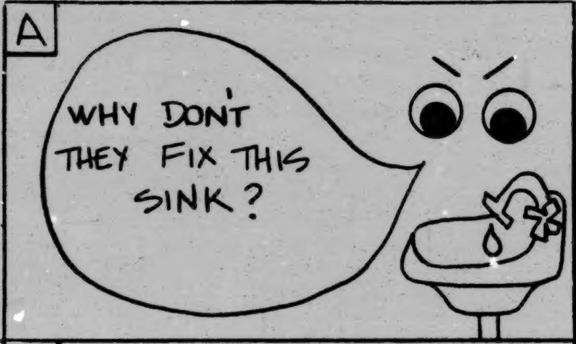
   A. develop, use, and share a fact sheet about meat prices.

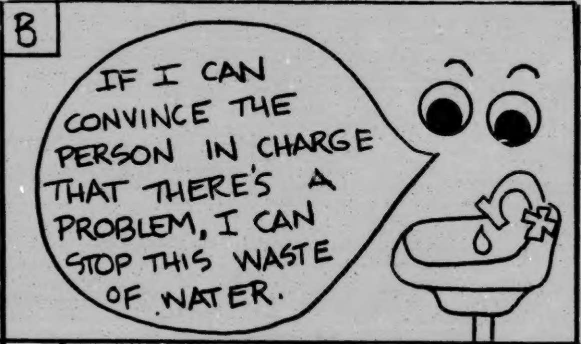
   B. study the economic situation and decide whether refusing to buy meat would help or hinder the situation.

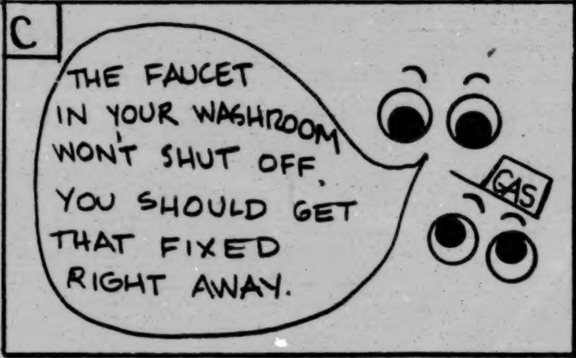
   C. talk with my friends about the rising cost of food.

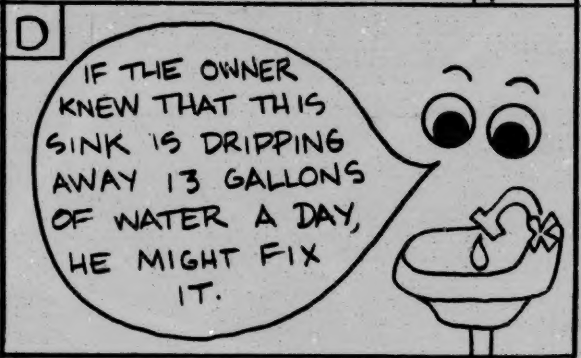
   D. write a letter describing my stand on the situation to the newspaper editor.

4. I walk into a service station washroom. I see a dripping faucet that won't shut off. I would:


A
WHY DON'T THEY FIX THIS SINK?


B
IF I CAN CONVINCE THE PERSON IN CHARGE THAT THERE'S A PROBLEM, I CAN STOP THIS WASTE OF WATER.


C
THE FAUCET IN YOUR WASHROOM WON'T SHUT OFF. YOU SHOULD GET THAT FIXED RIGHT AWAY.
GAS


D
IF THE OWNER KNEW THAT THIS SINK IS DRIPPING AWAY 13 GALLONS OF WATER A DAY, HE MIGHT FIX IT.

5. A letter came in the mail. Enclosed was an application for a credit card at a new local department store which would allow me to charge up to $200.00 in merchandise. I would:

   A. consider what advantages and disadvantages could result from filling out this application before deciding what I should do.

   B. read the information which comes with the application in order to compare interest charges with other forms of credit.

   C. throw it out without giving it a second thought.

   D. write a column for the local newspaper informing people of the advantages and disadvantages of applying for credit cards.

6. For my birthday I received a new jacket. After washing it once, I discovered that the trim had changed color. I would:

   A. get the store to replace the jacket with a new one.

   B. develop a care label and mail my suggestions to the manufacturer.

   C. read the label and decide that I can expect the store to replace the jacket only if I followed the care directions.

   D. be unhappy and probably tell my friends what happened.

7. If several of my friends and I have a problem with a company:

   A. I will get my friends together to identify the major problem and decide how to work with the company.

   B. I will contact the president of the company.

   C. I will not buy anything else from the company unless I have to.

   D. I will determine what facts are related to the problem.

8. Today is election day and I am able to vote. My choice in voting for State's Attorney General would be to:

   A. vote for the candidate who has supported lots of consumer legislation.

   B. vote if I have time.

   C. help other people understand their choices and get to the polls.

   D. vote the way I figured out on the sample ballot which I studied.

9. If I were offered a better paying job that required moving, I would:

   A. weigh the new opportunity against what I already have.

   B. decide where my talents and abilities would most help people.

   C. find out what the cost of living would be in the new place.

   D. accept the job immediately.

10. I have a five-year-old bicycle that is falling apart. The hardware store is having their best sale of the year this month. I would:

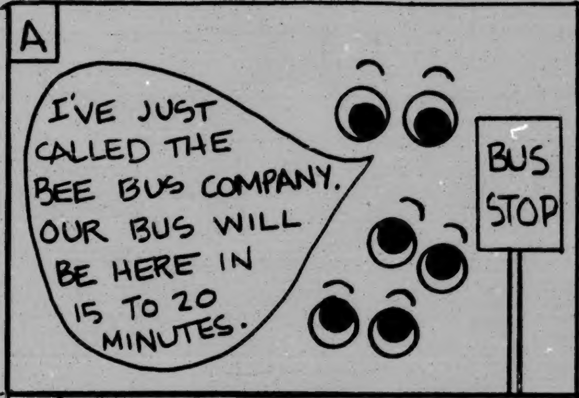
    A. buy a new bicycle because five years is long enough to use one bicycle and mine is really SHOT!

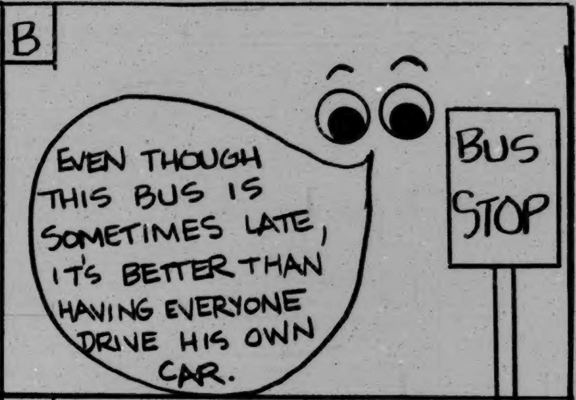
    B. ask the salesman about the bicycles before doing anything else.

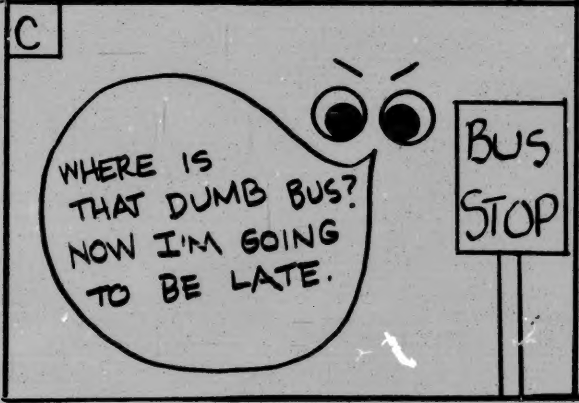
    C. consider how I plan to use a bicycle in the next few years and decide whether or not to go to the sale.

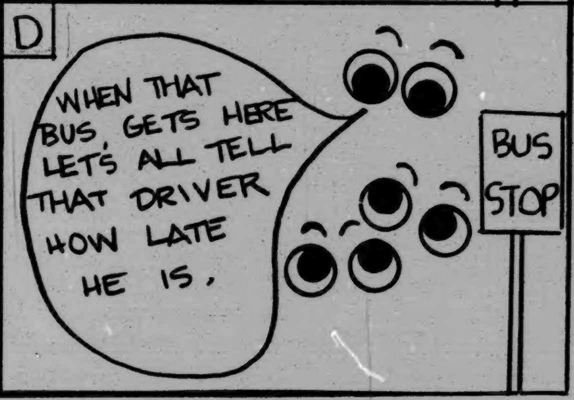
    D. continue to help others enjoy bicycling while I'm deciding about my situation.

11. I'm with a group of people, waiting for a bus that's already 45 mintues late. I would:


A
I'VE JUST CALLED THE BEE BUS COMPANY. OUR BUS WILL BE HERE IN 15 TO 20 MINUTES.
BUS STOP


B
EVEN THOUGH THIS BUS IS SOMETIMES LATE, IT'S BETTER THAN HAVING EVERYONE DRIVE HIS OWN CAR.
BUS STOP


C
WHERE IS THAT DUMB BUS? NOW I'M GOING TO BE LATE.
BUS STOP


D
WHEN THAT BUS GETS HERE LET'S ALL TELL THAT DRIVER HOW LATE HE IS.
BUS STOP

12. The first time I played my new record it sounded scratchy. I would:

A. find out more about records and dealers and develop a plan to decrease the chance of records being poorly made.

B. decide if I want to do something to prevent the same thing from happening again.

C. return the record for another until I get one that is okay.

D. wish I hadn't gotten it.

13. Watch me and you'll see that:

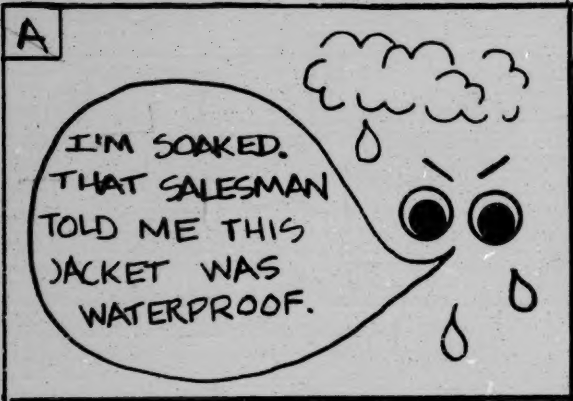
A. my friends and I often discuss the ways businesses try to cheat consumers.

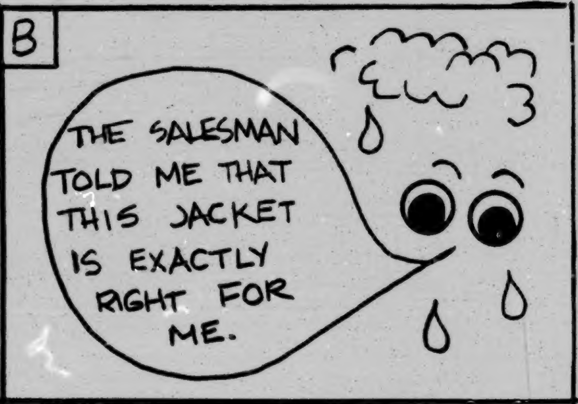
B. my friends usually listen to me, so when I think they may be getting taken I help them see how to avoid problems.

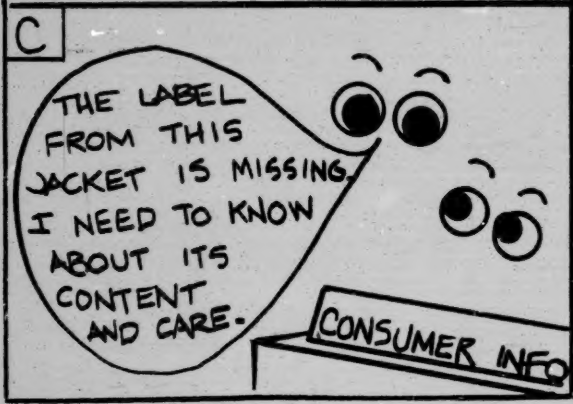
C. I get ready to go shopping when I see advertisements of "annual" and "special" sales in the papers.

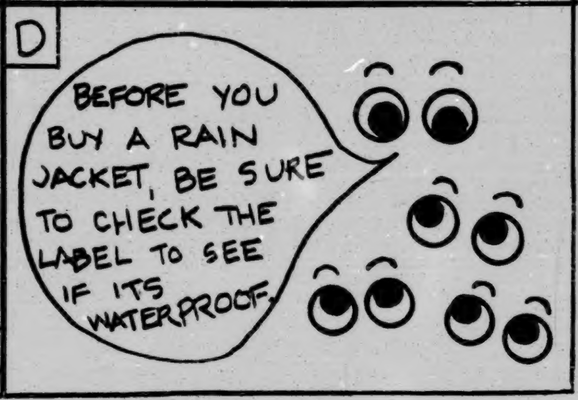
D. I can get enjoyment from both expensive and inexpensive gifts.

14. After purchasing a jacket, I can see myself saying:


A
I'M SOAKED. THAT SALESMAN TOLD ME THIS JACKET WAS WATERPROOF.


B
THE SALESMAN TOLD ME THAT THIS JACKET IS EXACTLY RIGHT FOR ME.


C
THE LABEL FROM THIS JACKET IS MISSING. I NEED TO KNOW ABOUT ITS CONTENT AND CARE.
CONSUMER INFO


D
BEFORE YOU BUY A RAIN JACKET, BE SURE TO CHECK THE LABEL TO SEE IF ITS WATERPROOF.

15. It is usually true that:

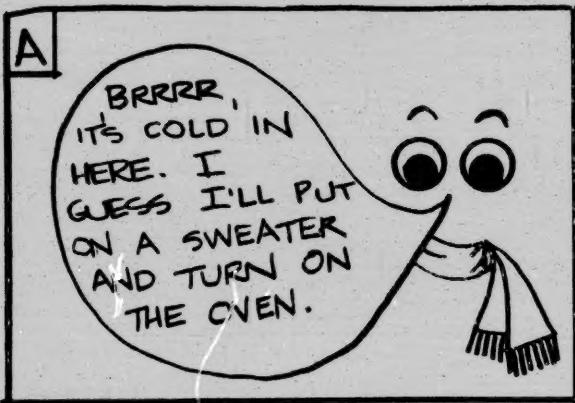
A. I know the government can't control everything so I take responsibility for my decisions.

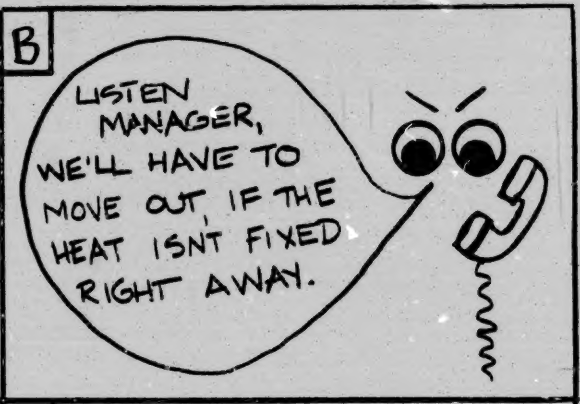
B. if several of my friends and I have a problem with a company, I will write a letter to the company and get my friends to write, too.

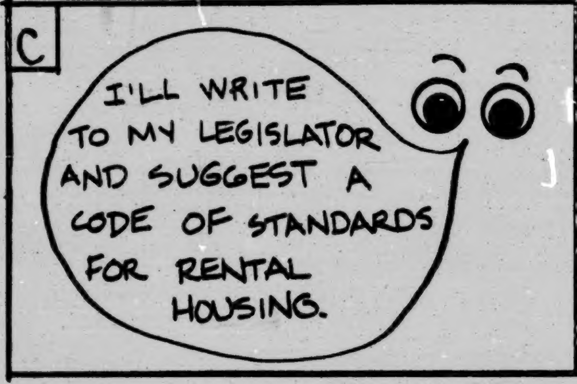
C. I'll take part in consumer demonstrations and boycotts to bring down high prices.

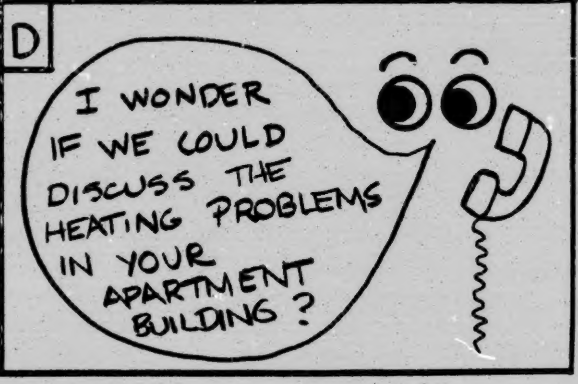
D. I don't know where my money goes.

16. If I moved into a new apartment and later discovered that it didn't have any heat, I'd say:


A
BRRRR, IT'S COLD IN HERE. I GUESS I'LL PUT ON A SWEATER AND TURN ON THE OVEN.


B
LISTEN MANAGER, WE'LL HAVE TO MOVE OUT, IF THE HEAT ISN'T FIXED RIGHT AWAY.


C
I'LL WRITE TO MY LEGISLATOR AND SUGGEST A CODE OF STANDARDS FOR RENTAL HOUSING.


D
I WONDER IF WE COULD DISCUSS THE HEATING PROBLEMS IN YOUR APARTMENT BUILDING?

17. Mostly I buy:

A. where all people get fair and equal treatment.

B. according to how and where I will use the products and services.

C. just what I have to at the time.

D. at places which have well known products or services.

18. I have just received my gas bill. I will:

A. pay it by the time it is due.

B. be confident that I have not contributed much to the energy shortage.

C. compare it with previous months' bills.

D. figure out if I had used more or less gas than usual and why.

19. If my home burned and I had to move, I would:

A. tell the insurance company to find me a place to live.

B. move in with friends or relatives and try to put the experience out of my mind.

C. deal with my situation and later make myself available to people who experience tragedy.

D. consult my family and investigate different solutions to the problem.

20. I am with a group of people who are waiting for a bus that is already 45 minutes late. I would:

A. phone the bus company for information so that we would know if we should make other plans.

B. get the other people waiting for the bus to complain to the driver when he arrives.

C. be disgusted with waiting.

D. decide that sometimes it is worth waiting for a bus.

21. When it comes to volunteering to do community work, I:

A. always help out.

B. do volunteer for certain things.

C. consider several factors before I decide to volunteer.

D. leave it for other people.

22. After I knew about the advantages and disadvantages of using credit cards, I decided that:

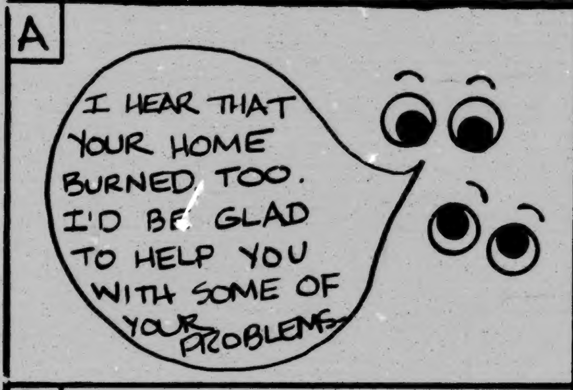
A. there are different logical decisions which can be made about using credit cards.

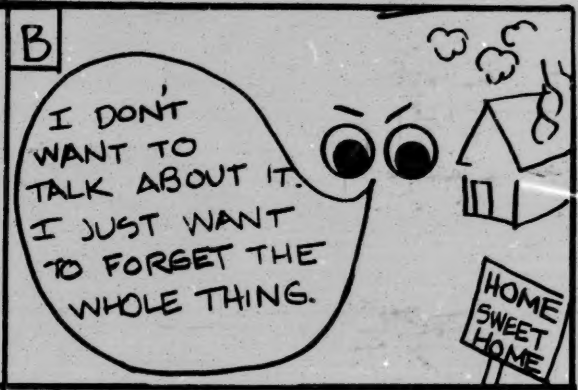
B. places that issue credit cards should help people understand the advantages and disadvantages of using credit.

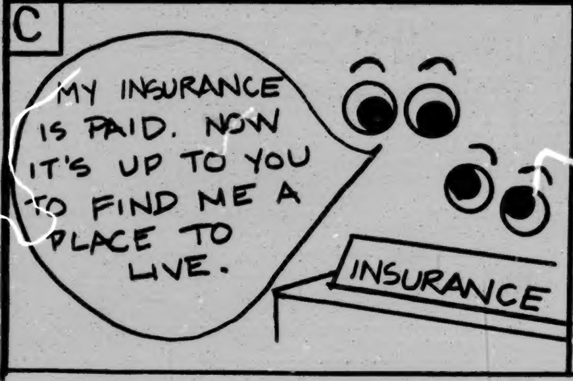
C. it is nobody's business if I do or do not use credit cards.

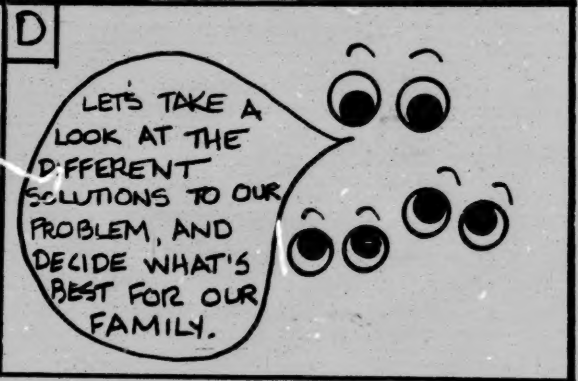
D. I can spend some time helping other people see the long-range implications of using credit cards.

23. If my house burned, I would:


A
I HEAR THAT YOUR HOME BURNED TOO. I'D BE GLAD TO HELP YOU WITH SOME OF YOUR PROBLEMS.


B
I DON'T WANT TO TALK ABOUT IT. I JUST WANT TO FORGET THE WHOLE THING.
HOME SWEET HOME


C
MY INSURANCE IS PAID. NOW IT'S UP TO YOU TO FIND ME A PLACE TO LIVE.
INSURANCE


D
LET'S TAKE A LOOK AT THE DIFFERENT SOLUTIONS TO OUR PROBLEM, AND DECIDE WHAT'S BEST FOR OUR FAMILY.

24. My friends and I are having lunch at a place that features "all you can eat" of chicken, salad and pizza for $2.00. Four people at the next table have filled their plates many times. They have put at least 15 pieces of chicken into a plastic bag and are about to walk out.

A. I'll quietly talk to the four people.

B. I'll consider the meaning of what I've seen and what I might do about it.

C. I am not going to interfere with someone else's business.

D. I feel that it is my duty to say something to the manager.

25. If I moved into a new apartment and found out it didn't have any heat, I would:

A. contact the landlord and decide if his solution was satisfactory to meet the needs of my family and me.

B. put on a sweater and turn on the oven.

C. take care of my problem and try to influence the legislature to develop a code of standards for rental housing.

D. tell the landlord I would move out if he didn't get the heat fixed right away.

BEHAVIOR INVENTORY ANSWER SHEET

Name ______________________ Date ______________________

Mark your response with an "X". Example: 1. A B [✓ C] D

1. A B C D
2. A B C D
3. A B C D
4. A B C D
5. A B C D
6. A B C D
7. A B C D
8. A B C D
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20. A B C D
21. A B C D
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23. A B C D
24. A B C D
25. A B C D

CURRICULUM AND INSTRUCTIONAL MATERIALS REVIEWED

A major task of this project was to review existing curriculum and instructional materials in consumer education. Many materials are not available for distribution beyond the state in which they were developed. Others are available only on microfiche. Supervisors from some states were able to provide copies of materials for our review.

For your information the titles of materials reviewed follows. The list is divided into these categories:

- Curriculum Guides
- Readings
- Periodicals and Newsletters
- Evaluation Guidelines
- Bibliographies
- Instructional Units
- Learning Packages
- Teaching Aids and Materials

Curriculum Guides

ALABAMA

Home economics course of study for Alabama high schools, Volume III. State Board of Education, State Department of Education, Montgomery, Alabama, 1964.

Resource material for teaching consumer education in relation to the home economics course of study for Alabama high schools, two parts: Organized according to the broad areas of curriculum in consumer education; Organized according to subject matter areas of home economics (work copy). Home Economics Education, Vocational Education, State Department of Education, Montgomery, Alabama, n.d.

ARIZONA

Consumer education and management. Arizona Department of Education, Division of Vocational Education, Home Economics Education, Phoenix, Arizona, 1971.

CALIFORNIA

Consumer education, a resource for consumer and homemaking education. Los Angeles County Committee on Consumer Education, Writers Workshop on Consumer Education, Office of Los Angeles County Superintendent of Schools, Bureau of Homemaking Education, State Department of Education, Los Angeles, California, June 1970.

Fifteen modules of learning for selected topics in general business. Wanda Blockhus and Marvice L. Crawford. Institute for Business and Economic Research, School of Business, California State University, San Jose, California, 1972.

You! the consumer: Consumer education curriculum guide. San Diego Community College, Adult Education, Home Economics, San Diego, California, Spring 1972.

COLORADO

Consumer education curriculum materials for home economics. Nevada Department of Education, Division of Vocational-Technical and Adult Education, Carson City, Neveda, 1971.

DISTRICT OF COLUMBIA

Consumer education package for low-income families. National Foundation for Consumer Credit, Inc., Washington, D.C., 1971.

Economics for young workers. Department of Health, Education and Welfare, Office of Education, Washington, D.C., 1966.

Family and personal development in adult basic education: Curriculum guide and resource units. Dr. Edmonia W. Davidson. National University Extension Association, Washington, D.C., 1971.

Suggested guidelines for consumer education, grades K-12. Office of Consumer Affairs, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 1970.

FLORIDA

Family economics: A curriculum guide for home economics education. Department of Education, Tallahassee, Florida, 1967.

Management and family economics. Department of Education, Tallahassee, Florida, n.d.

GEORGIA

Consumer education for post-secondary and adult groups: A resource guide. Fannie Lee Boyd. Division of Vocational Education, Department of Home Economics Education, College of Education, University of Georgia, Athens, Georgia, 1973.

Consumer education resource guide, K-12: A multi-disciplinary approach. Calfrey C. Calhoun and Fannie Lee Boyd. College of Education, University of Georgia, Athens, Georgia, 1972.

Consumer education resource guide, K-12: A multi-disciplinary approach, rev. ed. Fannie Lee Boyd and Mary Helen Cebik. Department of Home Economics Education, College of Education, University of Georgia, Athens, Georgia, 1973.

Teaching family finance: A resource guide for home economics teachers. Fannie Lee Boyd. Vocational Division, State Department of Education and University of Georgia, Athens, Georgia, 1969.

IDAHO

Consumer and homemaking education for secondary, adult, and area vocational schools. State Board for Vocational Education, Boise, Idaho, 1970.

Family finance and consumer education for secondary schools and adult education. State Board for Vocational Education, Boise, Idaho, 1966.

ILLINOIS

Guidelines for consumer education. Office of the Superintendent of Public Instruction, Springfield, Illinois, June 1968. ED 028 276.

Home economics curriculum guide. Joliet Public Schools, Joliet, Illinois. VT 013 824.

Suggested learnings: Consumer and homemaking education. Dorothy J. Edmonson and Bettye B. Swanson. Home Economics Department, College of Applied Sciences, Western Illinois University, Macomb, Illinois, April 1972.

INDIANA

Indiana resource guide for consumer education foundations in the consumer and homemaking education program. Vocational Resources Center, Department of Vocational and Technical Education, Indiana State University, Terre Haute, Indiana, April 1971.
— Factors affecting buymanship
— Factors which affect the management of resources
— The family as a productive unit
— Influence of individual and family expectations on the consumer
— Management of expenditures
— Youth as consumers-introduction

IOWA

Home economics curriculum guide. Cedar Falls Community Schools, Cedar Falls, Iowa, September 1968. VT 013 848.

KANSAS

Course of study guide for home economics, grades 7 and 8. Clay County Unified Schools, Clay Center, Kansas. VT 013 401.

KENTUCKY

Consumer education curriculum guide for Kentucky. Home Economics Division, Bureau of Vocational Education, State Department of Education and Home Economics Education, Department of Vocational Education, University of Kentucky, Frankfort, Kentucky, 1970.

LOUISIANA

Consumer education for home economics. State Department of Education, Vocational Education Division, Home Economics Section, Baton Rouge, Louisiana, 1970.

MAINE

Guide for consumer and homemaking education programs. Department of Education, Bureau of Vocational Education, Augusta, Maine, 1971.

Suggested consumer and homemaking curriculum for boys. Department of Education, Bureau of Vocational Education, Augusta, Maine, 1971.

MARYLAND

Consumer education curriculum guide and reading supplement. Valaire Brosey. Northern Parkway Junior High, Baltimore City Public Schools, Baltimore, Maryland, 1973.

MASSACHUSETTS

Planning guide for consumer education, grades K-12. Home Economics Department, Framingham State College and Consumer and Homemaking Section, Division of Occupational Education, State Department of Education, Boston, Massachusetts, August 1972.

MICHIGAN

Consumer education. Home Economics Division, State Department of Education, Flint, Michigan, Summer 1970.

Consumer education workshop. Department of Home Economics, Family Life and Consumer Education, Central Michigan University and Division of Vocational Education, Department of Education, Lansing, Michigan, June 1970.

Curriculum materials for integrating consumer education in various areas of home economics. Division of Vocational Education, Department of Education, Grand Rapids Workshop, Grand Rapids, Michigan, June 1970.

MINNESOTA

Curriculum materials in consumer education: Description and illustration of an approach to teaching students of different conceptual stages. Marjorie Brown and Sharon Strom. State Department of Education, St. Paul, Minnesota, 1972.

Program planning for home economics in secondary schools of Minnesota: Resource units in housing and management of the home. State Department of Education, St. Paul, Minnesota, 1968.

MISSISSIPPI

Consumer education curriculum material. Home Economics Education, State Department of Education, Vocational and Technical Division and Home Economics Deoartment, University of Mississippi, Jackson, Mississippi, 1969.

Talking shop to wise consumers. Mississippi State University and Division of Vocational and Technical Education, State Department of Education, Jackson, Mississippi, 1971.

NEBRASKA

A guide for the development of consumer and homemaking education. Department of Home Economics Education, University of Nebraska, Lincoln, Nebraska, n.d.

NEVADA

Consumer education. Vocational-Technical and Adult Education Branch, State Department of Education, Carson City, Nevada, 1971.

NEW YORK

Consumer education materials for an elective course. University of the State of New York and Bureau of Secondary Curriculum Development, State Education Department, Albany, New York, 1967.

Consumer education: Elementary, intermediate, junior high schools. New York City Board of Education, Brooklyn, New York. VT 010 095.

Home economics: 7 and 8. Central High School, Merrick, New York, New York. VT 013 420.

NORTH CAROLINA

Family economics and consumer education. Home Economics Education, Division of Vocational Education, State Department of Public Instruction, Raleigh, North Carolina, 1968.

NORTH DAKOTA

Housing. State Board for Vocational Education, Bismarck, North Dakota, 1969.

Instructional materials in consumer education interpersonal relations. Karen Lundstrom. College of Home Economics, North Dakota State University, Fargo, in cooperation with State Board for Vocational Education, Bismarck, North Dakota, July 1973.

Picture of a high school in North Dakota. State Department of Public Instruction, Bismarck, North Dakota, n.d.

OHIO

Consumer education curriculum guide for Ohio, grades K-12, rev. State Department of Education, Division of Vocational Education, Home Economics Section, Columbus, Ohio, 1971.
- — Business and office education resource supplement, 1971.
- — Distributive education resource supplement, 1971.
- — Grades K-6 resource supplement, 1971.
- — Home economics job training resource supplement, 1971.
- — Home economics supplement, 1970.
- — Industrial arts resource supplement, 1971.
- — Manpower training resource supplement, 1971.
- — Occupational work adjustment resource supplement, 1971.
- — Social studies resource supplement, 1971.
- — Trade and industrial resource supplement, 1971.
- — Vocational agriculture resource supplement, 1971.

Pre-vocational, grade 10. Warren City Schools, Warren, Ohio, 1970. VT 013 817.

Teacher's curriculum guide for consumer education. Division of Social Studies, Cleveland Public Schools, Cleveland, Ohio, 1970.

OKLAHOMA

Consumer education: The management of personal and family financial resources. State Board of Vocational and Technical Education, Home Economics Education, Stillwater, Oklahoma, 1970.

OREGON

Curriculum for consumer education. Frances Whited. Lincoln County School District, Salem, Oregon, 1971.

Homemaking: Consumer education. Beaverton, Oregon, June 1972.

9th grade curriculum. Oregon State University, Department of Agricultural Education, Corvallis, Oregon, 1970. VT 014 164.

Personal finance education guide. State Department of Education, Board of Education, Salem, Oregon, 1972.

PENNSYLVANIA

Consumer education units for consumer and homemaking programs. Division of Vocational Education, School District of Philadelphia, Philadelphia, Pennsylvania, 1971.

Home economics education modules for foods and nutrition, textiles and clothing, housing and home furnishings, careers: with emphasis on consumer education. Bethlehem Area School District, Bethlehem, Pennsylvania, 1972.

SOUTH CAROLINA

Consumer education: A guide for home economics teachers. State Department of Education, Office of Vocational Education, Home Economics Education Section, Columbia, South Carolina, 1968.

TENNESSEE

Consumer education curriculum guide (work copy). State Board for Vocational Education, Nashville, Tennessee, 1969.

A curriculum guide for teaching consumer education. State Board for Vocational Education, Nashville, Tennessee, June 1970.

A curriculum guide in consumer and homemaking education for home economics. Nashville-Davidson County Metropolitan Public Schools, Nashville, Tennessee. VT 013 296.

TEXAS

Consumer credit education for Texans, part I economic aspects; part II legal aspects. Texas Education Agency, Austin, Texas, Summer 1970.

Consumer education for families with limited incomes. Home Economics Instructional Materials Center, Texas Tech University, Texas Education Agency, Lubbock, Texas, 1971.

Consumer education, parts I and II. Home Economics Instructional Materials Center, Texas Tech University, Texas Education Agency, Lubbock, Texas, 1971.

Home management and consumer education. Home Economics Instructional Materials Center, Texas Tech University, Texas Education Agency, Lubbock, Texas, 1971.

Pre-vocational homemaking. Fort Worth Public Schools, Fort Worth, Texas, 1968. VT 013 405.

VIRGINIA

Guide for consumer and homemaking education in Virginia. Secondary Schools, Home Economics Education Service, Division of Vocational Education, State Department of Education, Richmond, Virginia, 1973.

WASHINGTON

Consumer education: Senior high school (study copy). Occupational Education Department, Home Economics Office, Seattle Public Schools, Seattle, Washington, October 1972.

WISCONSIN

Consumer education: A conceptual structure and planning guide for senior high schools in Wisconsin. Appleton Public Schools, Appleton, Wisconsin, 1973.

Consumer education curriculum. Cooperative Vocational Educational Project, CESA II, Whitehall, Wisconsin, January 1971.

Consumer education curriculum study report (work copy). Appleton Public Schools, Appleton, Wisconsin, 1972.

Consumer education for personal and family resources. Reedsville Public Schools, Reedsville, Wisconsin, n.d.

Consumer education suggested guide: An interdisciplinary course for diploma and associate degree students. Board of Vocational, Technical and Adult Education, Madison, Wisconsin, 1973.

Consumer education unit for one-semester course, grade 12. F. Lindeman. Oshkosh, Wisconsin, 1970.

Guide for seventh grade homemaking (work copy). Secondary Department, Division of Curriculum and Instruction, Milwaukee Public Schools, Milwaukee, Wisconsin, 1972.

An instructional unit for a senior high school semester course in consumer education. Bernadelle Toser, Milwaukee, Wisconsin, August 1969.

WYOMING

Elementary public school teacher guide for career and attitude development: Grade kit K-6 (working paper). State Department of Education, Cheyenne, Wyoming. VT 013 903.

CANADA

Consumer studies: Intermediate and senior divisions guideline. Ministry of Education, Ontario, Canada, 1972.

Readings

Abstract: status survey of secondary school home economics programs in the state of Wisconsin. Elizabeth Monts. Department of Public Instruction, Madison, Wisconsin, 1973.

Adequacy of consumer redress mechanisms. Consumers Committee on Commerce, United States Senate, November 13, 1973.

Adult consumer education in the community. Consumers Union of United States, Inc., Educational Services Division, Mount Vernon, New York, 1973.

Adult consumer education programs in the United States. Joseph Uhl and Jan Armstrong. *Journal of Home Economics,* 1971, 63: 591-595.

Adult education for home and family life. Josephine B. Ruud and Olive A. Hall. John Wiley and Sons, Inc., New York, New York, 1974.

Advertising. Consumer Sub-Committee on Commerce, United States Senate, U.S. Government Printing Office, February 26, 27, 1973.

Air bag development and technology. Committee on Commerce, United States Senate, Washington, D.C., August 1973.

The American consumer. Herbert Jelley and Robert O. Herrmann. McGraw-Hill, New York, New York, 1973.

An analysis of money management practices of a group of homemakers with implications for home economics adult programs. North Carolina College at Durham, Durham, North Carolina, 1968.

Appraisal of curriculum materials developed for use by secondary home economics teachers. Fern Horn. University of Minnesota, St. Paul, Minnesota, September 1966. ED 010 440.

Attitudes of Illinois consumer education teachers toward consumer education. Donald E. English. *Journal of Business Education,* 1972, 47: 197-198.

Attitudes of junior high school staff members toward vocational education. Vocational Education Research Coordinating Unit, Woburn, Massachusetts, November 1969. VT 013 082.

Auto safety repairs at no cost. Committee on Commerce, United States Senate, January 30, 31, 1973.

The black consumer. George Joyce and Norman A. P. Govoni, editors. Random House, New York, New York, 1971.

Composition for personal growth: Values clarification through writing. Robert C. Hawley, Sidney B. Simon, and D. D. Britton. Hart Publishing Company, Inc., New York, New York, 1973.

Consumer and homemaking education opportunity and challenge. American Home Economics Association, Washington, D.C., 1971.

Consumer behavior. Peter D. Bennett and Harold H. Kassarjian. Prentice-Hall, Inc., Englewood Cliffs, New Jersey, 1972.

Consumer choice behavior: A cognitive theory. Fleming Hansen. Free Press, New York, New York, 1972.

Consumer decision making guides to better living. Roman Warmke, Eugene Wyllie, and Beulah Sellers. South-Western Publishing Co., Cincinnati, Ohio, 1972.

Consumer education . . . a challenge to home economics. State Department of Vocational Education, Home Economics Division, University Park Branch, Las Cruces, New Mexico, August 1968. VT 008 137.

Consumer education and counseling program for the Pueblo Indian people of New Mexico. All Indian Pueblo Council, Inc., Albuquerque, New Mexico, 1972.

Consumer education, an interdisciplinary approach. State Department of Education, Division of Vocational Education in cooperation with the Edison Board of Education, Edison, New Jersey, 1971.

Consumer education: Elementary, intermediate and junior high schools. New York City Board of Education, Brooklyn, New York. VT 010 095.

Consumer education in junior and community colleges, post secondary, vocational technical institutes. Consumers Union of the United States, Inc., Educational Services Division, Mount Vernon, New York, 1973.

Consumer education in the states: A report and recommendations of the task force on consumer education of the education commission of the states. Report No. 42, Education Commission of the States, Denver, Colorado, July 1973.

Consumer education resource materials kit. Stewart M. Lee. Geneva College, Beaver Falls, Pennsylvania, 1974.

Consumer education using the full team. University of the State of New York, State Education Department, Bureau of Secondary Curriculum Development, Albany, New York, n.d.

Consumerism: Viewpoints from business, government, and the public interest. Ralph M. Gaedeke and Warren W. Etcheson. Harper & Row, Publishers, Inc., New York, New York, 1972.

The consumer in the marketplace. Leon Levy, Robert Feldman, and Simpson Sasserath. Pitman Publishing Corporation, New York, New York, 1970.

The consumer movement in historical perspective. Robert O. Herrman. Pennsylvania State University, University Park, Pennsylvania, February 1970.

Consumer's buying guide, how to get your money's worth. Association of Better Business Bureaus International, New York, New York. VT 008 572.

Consumers in the know. State Board for Vocational Education, Bismarck, North Dakota, 1971.

Current developments in vocational home economics education. Mary Lee Hurt. Division of Vocational and Technical Education, Office of Education, Department of Health, Education and Welfare, Washington, D.C., September 1970. ED 045 825.

Deciding. H. B. Gelatt, Barbara Varenhorst, and Richard Carey. College Entrance Examination Board, New York, New York, 1972.

Decisions and outcomes. H. B. Gelatt, Barbara Varenhorst, Richard Carey, and Gordon P. Miller. College Entrance Examination Board, New York, New York, 1973.

The dollar value of household work (information bulletin 60). Kathryn Walker and William Gauger. Cornell University, Ithaca, New York.

Early childhood consumer education. Consumers Union of the United States, Inc., Educational Services Division, Mount Vernon, New York, 1973.

Economic inservice individualized instruction program for home economics teachers. School of Home Economics, University of Nevada, Reno, Nevada, 1972.

Economics for young adults. Bertram Linder. Adlai Stevenson High School, Bronx, New York, 1971.

Elementary level consumer education. Consumers Union of the United States, Inc., Educational Services Division, Mount Vernon, New York, 1972.

Families receiving AFDC. Department of Health, Education and Welfare, Washington, D.C., October 1964.

Final report-consumer education research survey. Carol Israelson. State Board for Vocational Education, Salt Lake City, Utah, 1970.

Financial management practices of selected married Auburn University students. University of Southern Mississippi, Hattiesburg, Mississippi, 1969.

Foundations for a theory of consumer behavior. W. T. Tucker. Holt, Rinehart and Winston, New York, New York, 1967.

Guaranteed income maintenance. Helen Nicol. Department of Health, Education and Welfare, Washington, D.C., April 1966.

A guide for the development of consumer and homemaking education. Department of Home Economics Education, University of Nebraska, Lincoln, Nebraska, n.d.

Guidelines for consumers and homemaking education programs. Part F of Vocational Education Act of 1968 (P.L. 90-576). State of California, Sacramento, California, 1970. VT 012 552.

Guide to federal consumer services. Virginia Knauer. Office of Consumer Affairs, Executive Office of the President, Washington, D.C., August 1971.

Homemaking skills needed by young women. Consumer and Homemaking Education, Division of Occupational Education, Department of Public Instruction, Raleigh, North Carolina, 1970.

Innovative curricula in consumer education — a project curriculum development and implementation in consumer education. Bureau of Homemaking Education, State Department of Education, Sacramento, California, 1972.

Institute in consumer education for disadvantaged adults. Beatrice Paolucci, Peter Haines, Carol Shaffer, and William Winnett. Colleges of Home Economics and Education, Michigan State University, East Lansing, Michigan, 1970. ED 042 998.

Intelligent buying and decision making: Consumer education module for consumer and homemaking programs. Philadelphia School District, Philadelphia, Pennsylvania, 1971.

An introduction to consumer behavior. James McNeal, John Wiley & Sons, Inc., Texas A & M University, Bryan, Texas, n.d.

Issues in family economics: Proceedings of a national conference. Baton Rouge, Louisiana. VT 008 089.

Moving the action where the people are (publication 346). Department of Adult and Vocational Education, St. Paul, Minnesota, July 1969.

The new approach to consumer education: Proceedings of the first regional conferences on consumer education. University of the State of New York, State Education Department, Curriculum Development Center, Albany, New York, March 1968.

Papers presented at the national conference on consumer and homemaking education. Lincoln, Nebraska. VT 008 740.

Personal perspectives a guide to decision making. Beatrice Paolucci, Theodora Faiola, and Patricia Thompson. McGraw-Hill, New York, New York, 1973.

Personal perspectives. Janet Kiser. McGraw-Hill, New York, New York, 1973.

Preparing the consumer educator. Consumers Union of the United States, Inc., Educational Services Division, Mount Vernon, New York, 1973.

Proceedings of the conference on buying and consumption practices of low income families. Irene Oppenheim. New York University, New York, New York. VT 001 270.

Proposed models for studying decision-making structures, rev. ed. Maxine K. Keenan. Department of Home Economics, California State University, Long Beach, California, 1972.

Report of the national research conference on consumer and homemaking education. Ohio Center, Columbus, Ohio. VT 011 879.

Secondary level consumer education. Consumers Union of the United States, Inc., Educational Services Division, Mount Vernon, New York, 1973.

A study of buying habits of the low-income homemakers in Montgomery, Alabama, with suggestions for improvement. Southern Illinois University, Carbondale, Illinois, 1968.

Suggested guidelines for consumer education, K-12. The President's Committee on Consumer Interests, Washington, D.C., November 1970.

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- — Background information on advertising.
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—Consumer Law: Rights and Responsibilities—4 units: the right to be informed, the right to safety, the right to choose, the right to be heard.
—Inquiry-oriented Mini Units: 22 units covering topical areas: cars, credit, environment, jobs, money management, banking and savings, insurance, etc.
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- — Consumer purchasing.
- — Dollar power.
- — Government services for the consumer.
- — Health and leisure.
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CONSUMER EDUCATION TOPICS

The topics in this list were identified by the project staff in their review and analysis of consumer education curriculum guides. While working on the development of the **Framework,** page 4, attempts were made to categorize the topics. One way of classifying the topics found in consumer education curriculum guides follows.

CONSUMER HISTORICAL PERSPECTIVES

- motivation and its influence on consumer behavior
- socioeconomic levels (influences)
- multiple roles of the consumer in the economy
- cultural influences on consumer conspicuous consumption
- life style influences on consumer

CONSUMER INFORMATION

- awareness of government & private consumer protection agencies and help agencies
- expressing consumer satisfaction and dissatisfaction
- how to exercise consumer rights
  - right of safety
  - right to be protected
  - right to be informed
  - right to choose
  - right to be heard
- consumer protection
- honesty in consumer affairs
- trade associations
- professional associations
- licenses for small business
- philanthropic and government agencies
- Federal Bureau of Standards
- small claims court
- local prosecuting attorney's office
- attorney general
- support consumer legislation
- role of government
- state and local police
- costs of government services
- how to use government agencies
- Post office
- Department of Agriculture
- local courts
- state and local protection
- sources of aid
- identify information
- lines of communication between manufacturer and consumer

CONSUMER ECONOMICS CONCEPTS

- marketing techniques
- cost of living
- family economy affecting large economy
- domestic vs. foreign goods
- determiner of fiscal and monetary policy
- economics
- flow of money, goods and services
- savings used to build capital goods
- fluctuations in the economy
- interdependence of economic units
- free market — free enterprise
- modern marketing economy
- supply and demand theory
- definition of market
- terms related to market system
- law of diminishing utility
- factors related to price of goods
- competition
- price changes
- price and wage determination
- capital goods
- inflation
- price, value, cost
- gross national product
- value of dollar
- circular flow of money

BUSINESS AND INDUSTRY

- profit motive
- business costs for consumer services
- consumer awareness of businessman's point of view
- producers have rights and responsibilities
- multiple goods and services
- mass production and distribution
- production at home
- private ownership
- labor
- effects of women on the labor force
- labor organizations effects of roles
- full employment

FAMILY LIFE CYCLE

- financial needs vary with stages of family life cycle
- physical needs related to family life cycle
- goal achievement throughout family life cycle
- changes in life cycle influence quality and quantity of furnishings
- activities change throughout family life cycle
- goal and value changes throughout family life cycle
- resource changes throughout family life cycle

ENVIRONMENT AND THE CONSUMER

- social and environmental problems
- developing social consciousness
- consider present and future generations

FINANCIAL PLANNING

- goods and services
- level of living
- needs, wants
- standards, values and goals
- sources of income
- insurance
- alternatives to insurance
- investment management
- assets
- financial problems

MONEY MANAGEMENT

- organization of record-keeping
- democracy in home management
- fixed expenses
- definition of management
- management of work-related expenditures
- management process
- entrepreneurship

MANAGEMENT OF TYPES OF INCOME

- estimated income expenses
- income procurement
- family security
- income variations with occupational groups
- anticipated income

SHOPPING FACILITIES AND SERVICES

- factors influencing when to shop
- sales people as sources of information
- sales resistance
- multiplicity of choice
- shopping courtesy
- habits of spending
- habits of buying

PRODUCT QUALITY

- product standards and grades
- seals of approval
- product testing
- safety ratings
- examines merchandise for safety features
- product improvement
- report unsafe products
- minimizing servicing and repair
- guarantees and warranties
- planned obsolescence
- packaging
- labels
- brand names

PROMOTIONAL DEVICES

- advertising
- influence of advertising techniques
- misleading advertising
- role of advertising in decision making
- advertising as a source of information
- mass media influences
- need for advertising
- importance of advertising
- public service advertising
- youth oriented advertising
- sales
- costs of merchandising techniques

ROLE OF TEENAGE CONSUMER

- teenage business interests
- teenage consumer
- peer group pressure
- goals important to teenagers

RESOURCES

- maximizing resources
- use of resources
- economic factors based on the availability of resources
- technology influences on resources
- price and availability of resources
- types of resources
  - energy
  - time
  - human resources
  - possessions
  - tangible or non-human resources
  - community resources
  - credit as a resource

LAW AND THE CONSUMER

consumer fraud
types of fraud — funerals, insurance, health
how to avoid being cheated
unfair or deceptive business practices
used and imperfect merchandise
careful handling of merchandise
wearing garment on approval
returning merchandise
personal involvement in self-protection
support consumer protection laws

TAX LAWS

taxation sources of revenue
taxation — general
tax services, services from taxes

MISCELLANEOUS

evidence of consumer influences on the consumer movement
consumer terminology
public utilities and co-ops
consumer responsibilities — general
disadvantaged consumer
changing buying patterns of food spending
communications techniques
consumer problems
exchange systems
small loan controls
banks and savings institutions
contracts
leases
health
decision making
medical and health misinformation

SOURCES OF INFORMATION

For the consumer educator information is available from many sources. Many companies and agencies make available free and/or inexpensive materials relating to consumer information and consumer education. The following is a listing of selected sources. It is not intended to be exhaustive. You may wish to have your name placed on their mailing list, receive new publications, or simply request information. For your convenience the list of sources is subdivided as follows:

Bibliographies of Consumer Education Materials

Periodicals and Newsletters

Consumer Organizations

Government Agencies: Federal, State, Local

Professional and Business Organizations

Bibliographies of Consumer Education Materials

Bibliography of Low Reading Level Materials in Consumer Education. Gail VanderJagt. *Illinois Teacher of Home Economics*. University of Illinois, Urbana, Illinois, 1971, 15: 59-86.

Bibliography of Research on Consumer and Homemaking Education. Anna M. Gorman and Joel H. Magisos. Center for Vocational and Technical Education, Columbus, Ohio, 1970.

Consumer and Homemaking Education: Opportunity and Challenge. American Home Economics Association, Washington, D.C., 1971, pp. 69-72.

Consumer Education. Department of Education, Vocational-Technical and Adult Branch, Reno, Nevada, 1971, pp. 175-205.

Consumer Education: A Resource for Teachers of Consumer and Homemaking Education. Consumer Education Committee, Office of Los Angeles County Superintendent of Schools, Los Angeles, California, 1970, pp. 47-59.

Consumer Education Bibliography. National Multimedia Center for Basic Education, Adult Continuing Education Center, Montclair State College, Upper Montclair, New Jersey, 1971.

Consumer Education Bibliography. Office of Consumer Affairs, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 1971.

Consumer Education for Families with Limited Incomes. Home Economics Instructional Materials Center, Texas Tech University, Lubbock, Texas, 1971, pp. 358-360.

Consumer Education Resource Guide, K-12: A Multi-Disciplinary Approach. Center for Family Finance Education, University of Georgia, Atlanta, Georgia, 1972, pp. 247-251.

Consumer Education Suggested Guide: An Interdisciplinary Course for Diploma and Associate Degree Students. Wisconsin Board of Vocational, Technical and Adult Education, Madison, Wisconsin, 1973, pp. 73-79.

Developing a Resource Center in Consumer Education: An Annotated Bibliography. E. Thomas Garman, Floyd L. Crank and Julienne V. Cochran. Northern Illinois University, Business Education Department, DeKalb, Illinois, 1971.

Guide to Federal Consumer Services. Office of Consumer Affairs, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C., 1971.

Home Economics Education, Bibliography Series from AIM. The Center for Vocational and Technical Education, Ohio State University, Columbus, Ohio, 1972.

Rope That Dollar and Manage It: State Consumer Resource List. Colorado State University Extension Service, Fort Collins, Colorado, 1972.

Suggested Guidelines for Consumer Education. President's Committee on Consumer Interests, Washington, D.C., 1970, pp. 43-58.

Suggested Learnings: Consumer and Homemaking Education. Home Economics Department, College of Applied Sciences, Western Illinois University, Macomb, Illinois, 1972, pp. 276-279.

We've Looked Everywhere: A Listing of Resource Materials for Disadvantaged Vocational Education Programs. State Board for Vocational Education, Bismarck, North Dakota, 1971.

You!! The Consumer: Consumer Education Curriculum Guide. San Diego Community Colleges, San Diego, California, 1972.

Periodicals and Newsletters

American Council on Consumer Interests Newsletter. (Order from: American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Missouri 65201, available to members only.)

Business Education Forum. (Order from: National Business Education Association, 1201 16th Street N.W., Washington, D.C. 20636, monthly, October-May.)

Center for Consumer Education Services. (Order from: New Jersey State Department of Education, Division of Vocational Education, Bureau of Vocational-Technical Program Services, Edison, New Jersey 08817.)

Changing Times Classroom Program. (Order from: Changing Times Education Service, 1729 H Street N.W., Washington, D.C. 20006, 9 per year.)

Changing Times. (Order from: Changing Times, Editors Park, Maryland 20782.)

Consumer Alert. (Order from: Federal Trade Commission, Washington, D.C. 20580, monthly, free.)

Consumer Education Forum. (Order from: American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Missouri 65201, available to members only.)

Consumer Educator. (Order from: National Association of Secondary School Principals, 1201 16th Street N.W., Washington, D.C. 20036.)

Consumer Information. (Order from: Consumer Product Information Center, Public Documents Distribution Center, Pueblo, Colorado 81009, quarterly, free.)

Consumer Legislative Monthly Report. (Order from: Office of Consumer Affairs, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, monthly.)

Consumer News. (Order from: Office of Consumer Affairs, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, twice monthly.)

Consumer Newsweek. (Order from: Consumer News, Inc., 813 National Press Building, Washington, D.C. 20004.)

Consumer Reports. (Order from: Consumers Union of the United States, Inc., 256 Washington Street, Mt. Vernon, New York 10550, monthly.)

Consumers' Research Magazine (formerly *Consumer Bulletin)*. (Order from: Consumers Research, Inc., Washington, New Jersey 07882.)

The Exchange. (Order from: New York Stock Exchange, 11 Wall Street, New York, New York 10005, monthly.)

Family Economics Review. (Order from: Consumer and Food Economics Research Division, U.S. Department of Agriculture, Federal Center Building, Hyattsville, Maryland 20782, free.)

FDA Consumer. (Order from: Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, monthly except combined July-Aug., Dec.-Jan.)

Financial Facts Newsletter. (Order from: National Consumer Finance Association, 1000 16th Street N.W., Washington, D.C. 20036, monthly, free.)

Illinois Teacher of Home Economics. (Order from: Illinois Teacher, 351 Education Building, University of Illinois, Urbana, Illinois 61801, bi-monthly.)

Journal of Consumer Affairs. (Order from: American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Missouri 65201, semi-annually, available to members only.)

National Consumers League Bulletin. (Order from: National Consumers League, 1029 Vermont Avenue N.W., Washington, D.C. 20005, bi-monthly, available to members only.)

Nutrition News. (Order from: National Dairy Council, 111 N. Canal Street, Chicago, Illinois 60606.)

Of Consuming Interest. (Order from: Federal-State Reports, Box 654, Court House Section, Arlington, Virginia 22216, twice monthly.)

Penney's Forum. (Order from: J.C. Penney Company, Inc., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019, bi-yearly, free.)

Teaching Topics. (Order from: Institute of Life Insurance, 277 Park Avenue, New York, New York 10017.)

Tips and Topics. (Order from: College of Home Economics, Texas Tech University, Box 4170, Lubbock, Texas 79409, quarterly.)

U.S. Consumer News. (Order from: U.S. Consumer News, Inc., 1023 National Press Building, Washington, D.C. 20004.)

Wall Street Journal. (Order from: Dow Jones and Company, Inc., 30 Broad Street, New York, New York 10004, daily.)

Consumer Organizations

Center for Study of Responsive Law, Post Office Box 19367, Washington, D.C. 20036. Ralph Nader and his staff do in-depth studies on various consumer related issues, and reports of these investigations are made available through the Center, or directly from publishers. A list of their publications is available upon request.

Consumer Federation of America, 1012 14th Street N.W., Washington, D.C. 20005. The Federation seeks to promote the rights of all consumers through group action at the Federal, State, regional and local levels.

Consumers' Research, Inc., Washington, New Jersey 07882. Consumers' Research reports the results of laboratory and other tests it conducts on a wide range of products consumers buy and use, evaluates their relative performances, defects, advantages, and disadvantages. Publishes monthly *Consumer Bulletin*. Educational services and materials are available for teachers.

Consumers Union of U.S., Inc., 256 Washington Street, Mt. Vernon, New York 10550. Consumers Union carries out performance and use tests of consumer products and provides consumers with test results and product evaluations. It also conducts research on economic and social problems and publishes its findings. Publishes monthly *Consumer Reports*. The Educational Services Division provides assistance and materials for Consumer Education.

Council for Family Financial Education, Inc., Twin Towers, 1110 Fidler Lane, Silver Spring, Maryland 20910. The Council serves as an independent, non-profit, tax exempt educational corporation to assist schools, colleges, and other institutions in the development of Consumer Education and Financial Planning. It also sponsors teacher training programs at numerous colleges across the nation.

Invest-In-America National Council, Inc., 121 South Broad Street, Philadelphia, Pennsylvania 19107. Invest-In-America is a non-profit educational organization to encourage better understanding of the role of savings, profits, and investment in the free enterprise economy. It publishes materials for students and teachers for use in school and college programs.

Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036. The Joint Council is an independent, non-profit educational organization to encourage, coordinate, service, and improve economic education. It develops programs with schools and colleges, sponsors teacher education programs and publishes materials for these educational purposes.

National Consumer's League, Inc., 1029 Vermont Avenue N.W., Washington, D.C. 20005. The League, originally established to aid laborers and migrant workers to obtain fair working conditions, now concerns itself primarily with consumer protective legislation and labor standards.

Government Agencies

Federal

AGRICULTURE DEPARTMENT

Agricultural Research Service
Department of Agriculture
Washington, D.C. 20250

Office of Information
Department of Agriculture
Washington, D.C. 20250

Agricultural Marketing Service
Department of Agriculture
Washington, D.C. 20250

Food and Nutrition Service
Department of Agriculture
Washington, D.C. 20250

CIVIL AERONAUTICS BOARD

Office of Consumer Affairs
Civil Aeronautics Board
Washington, D.C. 20428

COMMERCE DEPARTMENT

National Bureau of Standards
Department of Commerce
Washington, D.C. 20234

National Business Council for Consumer Affairs
Department of Commerce
Washington, D.C. 20220

ENVIRONMENTAL PROTECTION AGENCY

Director of Public Affairs
Environmental Protection Agency
Washington, D.C. 20460

FEDERAL COMMUNICATIONS COMMISSION

Office of Reports and Information
Federal Communications Commission
Washington, D.C. 20554

FEDERAL POWER COMMISSION

Office of Public Information
Federal Power Commission
Washington, D.C. 20426

FEDERAL RESERVE SYSTEM

Board of Governors
Federal Reserve System
Washington, D.C. 20551

FEDERAL TRADE COMMISSION

Federal Trade Commission
Washington, D.C. 20580

GENERAL SERVICES ADMINISTRATION

Consumer Product Information Center
Washington, D.C. 20407

GOVERNMENT PRINTING OFFICE

The Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402

HEALTH, EDUCATION AND WELFARE DEPARTMENT

Office of Consumer Affairs
Department of Health, Education and Welfare
Washington, D.C. 20201

Office of Public Affairs
Office of Education
Washington, D.C. 20202

Food and Drug Administration
5600 Fishers Lane
Rockville, Maryland 20852

Office of Information
Health Services and Mental Health Administration
Parklawn Building
Rockville, Maryland 20852

National Advisory Council on Education of Disadvantaged Children
7th & D Streets S.W., 5th Floor
Washington, D.C. 20202

National Institutes of Health
Information Office
Office of the Director
9000 Rockville Pike
Bethesda, Maryland 20014

Social Security Administration
6401 Social Security Building
Baltimore, Maryland 21235

HOUSING AND URBAN DEVELOPMENT DEPARTMENT

Department of Housing and Urban Development
Washington, D.C. 20410

INTERIOR DEPARTMENT

Office of Information
Department of the Interior
Washington, D.C. 20240

INTERSTATE COMMERCE COMMISSION

Interstate Commerce Commission
Constitution Avenue & 12th Street N.W.
Washington, D.C. 20423

JUSTICE DEPARTMENT

Antitrust Division
Department of Justice
Washington, D.C. 20530

Bureau of Narcotics and Dangerous Drugs
Department of Justice
Washington, D.C. 20537

LABOR DEPARTMENT

Bureau of Labor Statistics
Department of Labor
Washington, D.C. 20210

NATIONAL CREDIT UNION ADMINISTRATION

National Credit Union Administration
Washington, D.C. 20456

POSTAL SERVICE

Consumer Advocate
U.S. Postal Service
Washington, D.C. 20260

CONSUMER PRODUCT SAFETY COMMISSION

Office of Information
Consumer Product Safety Commission
Washington, D.C. 20014

SECURITIES AND EXCHANGE COMMISSION

Securities and Exchange Commission
Washington, D.C. 20549

TRANSPORTATION DEPARTMENT

Office of Consumer Affairs
Department of Transportation
400 7th Street S.W.
Washington, D.C. 20590

Distribution Section, HQ-438
Federal Aviation Administration
Washington, D.C. 20590

Federal Highway Administration
Department of Transportation
Washington, D.C. 20590

National Highway Traffic Safety Administration
Washington, D.C. 20591

Consult your local directory for the regional and branch locations of Federal offices.

State

Some states have delegated consumer affairs responsibility to specific government offices. In those states where there is no specific consumer office established, inquiries may be addressed to the State Attorney General. Land-grant institutions, Cooperative Extension Service, and other state agencies are also sources of information.

State offices have consumer materials. Names of departments and agencies vary from state to state; therefore, state offices are listed according to their descriptive name rather than by the official name: agriculture, auditor, banking and financial institutions, commerce, communication, conservation, consumer affairs, courts, ecology, economic opportunity. education, employment security, health, highways, immigrant, Indian affairs, industrial, institutions, insurance, labor, law enforcement, library, mental health, migrant, minority affairs, motor vehicles, public instruction, public services, real estate, rehabilitation, safety, social security, social services, tax, testing laboratories, veterans affairs, and vocational.

Local

Your telephone directory is an excellent source of information concerning agencies and regional and local offices in your area.

Professional and Business Organizations

Advertising Council
825 3rd Avenue
New York, New York 10022

Air-Conditioning and Refrigeration Institute
1815 N. Fort Myer Drive
Arlington, Virginia 22209

American Apparel Manufacturers Association
1611 N. Kent Street
Arlington, Virginia 22209

American Association of University Women
Sales Office
2401 Virginia Avenue
Washington, D.C. 20037

American Bankers Association
1120 Connecticut Avenue N.W.
Washington, D.C. 20036

American Bar Association
1155 E. 60th Street
Chicago, Illinois 60637

American Council on Consumer Interests
238 Stanley Hall
University of Missouri
Columbia, Missouri 65201

American Dairy Association
20 N. Wacker Drive
Chicago, Illinois 60606

American Federation of Labor/Congress of
Industrial Organizations
815 16th Street N.W.
Washington, D.C. 20006

American Gas Association
1515 Wilson Boulevard
Arlington, Virginia 22209

American Home Economics Association
2010 Massachusetts Avenue N.W.
Washington, D.C. 20036

American Institute for Economic Research
Great Barrington, Massachusetts 01230

American Marketing Association
230 N. Michigan Avenue
Chicago, Illinois 60601

American Meat Institute
59 E. Van Buren Street
Chicago, Illinois 60605

American Medical Association
Commercial Division
535 N. Dearborn Street
Chicago, Illinois 60610

American National Cattlemen's Association
P.O. Box 569
Denver, Colorado 80201

American National Standards Institute
1430 Broadway
New York, New York 10018

American Vocational Association
1510 H Street N.W.
Washington, D.C. 20005

Associated Credit Bureau Inc.
6767 S.W. Freeway
Houston, Texas 77036

Chamber of Commerce of the United States
1615 H Street N.W.
Washington, D.C. 20006

Consumer Federation of America
1012 14th Street N.W.
Washington, D.C. 20005

Consumer Product Safety Commission
1715 K Street N.W.
Washington, D.C. 20207

Consumers' Research, Inc.
Bowerstown Road
Washington, New Jersey 07882

Council for Family Financial Education
Twin Towers
1110 Fidler Lane
Silver Spring, Maryland 20910

Council of Better Business Bureaus
845 3rd Avenue
New York, New York 10022

Credit Union National Association, Inc.
1617 Sherman Avenue
Madison, Wisconsin 53701

Direct Selling Association
1730 M Street N.W.
Washington, D.C. 20036

Dow Jones and Company, Inc.
Educational Service Bureau
22 Cartlandt Street
New York, New York 10007

Edison Electric Institute
90 Park Avenue
New York, New York 10016

Electronics Industries Association
2001 Eye Street N.W.
Washington, D.C. 20006

Ford Motor Company Listens
Ford Motor Company
The American Road
Dearborn, Michigan 48121

Gas Appliance Manufacturers Association
1901 N. Fort Myer Drive
Arlington, Virginia 22209

Grocery Manufacturers of America
205 E. 42nd Street
New York, New York 10017

Health Insurance Institute
277 Park Avenue
New York, New York 10017

Home Furnishings Council
P.O. Box 262
Flossmoor, Illinois 60422

Institute of Life Insurance
277 Park Avenue
New York, New York 10017

Insurance Information Institute
Director of Educational Relations
110 William Street
New York, New York 10038

International Consumer Credit Association
375 Jackson Avenue
St. Louis, Missouri 63130

International Fabricare Institute
Doris & Chicago Streets
Joliet, Ilinois 60434

Joint Council on Economic Education
1212 Avenue of the Americas
New York, New York 10034

Major Appliance Consumer Action Panel
200 N. Wacker Drive
Chicago, Illinois 60606

Man-Made Fiber Producers Association
1150 16th Street N.W.
Washington, D.C. 20036

Mobile Homes Manufacturing Association
Consumer Education Division
P.O. Box 201
Chantilly, Virginia 22021

Money Management Institute
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

National Association of Food Chains
1725 Eye Street N.W.
Washington, D.C. 20006

National Association of Manufacturers
N.A.M. Marketing Committee
277 Park Avenue
New York, New York 10017

National Association of Secondary School Principals
1201 16th Street N.W.
Washington, D.C. 20036

National Canners Association
1133 20th Street N.W.
Washington, D.C. 20036

National Consumer Finance Association
Educational Services Division
100 16th Street
Washington, D.C. 20036

National Consumer's League, Inc.
1029 Vermont Avenue N.W.
Washington, D.C. 20005

National Credit Union Administration
2025 M Street N.W.
Washington, D.C. 20456

National Dairy Council
111 N. Canal Street
Chicago, Illinois 60606

National Education Association
1201 16th Street N.W.
Washington, D.C. 20036

National Foundation for Consumer Credit
1819 H Street N.W.
Washington, D.C. 20006

National Safety Council
425 N. Michigan Avenue
Chicago, Illinois 60611

New York Stock Exchange
Manager, School and College Relations
11 Wall Street
New York, New York 10005

J.C. Penney Company, Inc.
Educational and Consumer Relations
1301 Avenue of the Americas
New York, New York 10019

The Procter and Gamble Company
Education Services
301 E. 6th Street
Cincinnati, Ohio 45202

Public Affairs Committee
381 Park Avenue S.
New York, New York 10016

The Savings and Loan Foundation
1111 E Street N.W.
Washington, D.C. 20024

Sears, Roebuck and Company
Consumer Information Services
Sears Tower
Chicago, Illinois 60684

Sperry & Hutchinson Company
Consumer Relations Department
Sperry & Hutchinson Building
330 Madison Avenue
New York, New York 10017

PARTICIPANTS IN FIELD TESTING

Educators across the nation reviewed and critiqued the ***Consumer Education Curriculum Modules: A Spiral-Process Approach.*** During the national field testing of the materials, classroom teachers and leaders of adults involved their students in the learnings from the series. Regional teachers participated in testing of lessons before the national field testing and while the modules were being revised.

Educators to whom modules were sent:

ALASKA

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Ellen Barr, Anchorage
Joan Eagle, Wrangell
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Sheryll Day, Anchorage
Glenna Druyvestein, Bethel
Linda Green, Nome-Beltz
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Emma Elkins, Salinas
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E. Jane Keim, Moline
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Betty Lou James, Russiaville
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Joyce Konzelman, Indianapolis
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Cynthia Brock, Corydon
Nancy Burgin, Council Bluffs
John Husmann, Council Bluffs
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Carol Richards, Belmond
Miriam Vickers, Morning Sun
Esther Wilson, Sioux City
Mavis Young, Calmar

KENTUCKY

Sarah Henry, Frankfort

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MARYLAND

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Yetta Cram, Minneapolis
Kerine Cruys, Minneapolis
Nancy Dashner, Moorhead
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Alice Ehresman, Minneapolis
Sandra Elshauc, Moorhead
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Lois Foss, Moorhead
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Ginny Haugen, Coon Rapids
Delphine Hedtke, St. Paul
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Cheryl Nelson, Hallock
Gen Olsen, Anoka
Joan Ostlie, Moorhead
Jan Perkins, Crosby
Lois Raps, Coon Rapids
Robin Redman, Blaine
Shirley Ringold, Grand Rapids
Dean Rolfs, Minneapolis
Delores Sandbeck, Dilworth
Susan Snicale, Coon Rapids
Betze Solomonson, Coon Rapids
Deborah Sorem, St. Cloud
Florence Stater, St. Paul
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Audrey Virden, Grand Rapids
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Joan Wilcosz, Minneapolis
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Marie D. Huff, Jefferson City
Hazel Malone, Kansas City
Dorothy Rankin, Dexter
Kathryn Sounders, Kansas City
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Bernita Zuidmeer, Missoula

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Connie Shields, Brainard
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Esther Wilson, S. Sioux City

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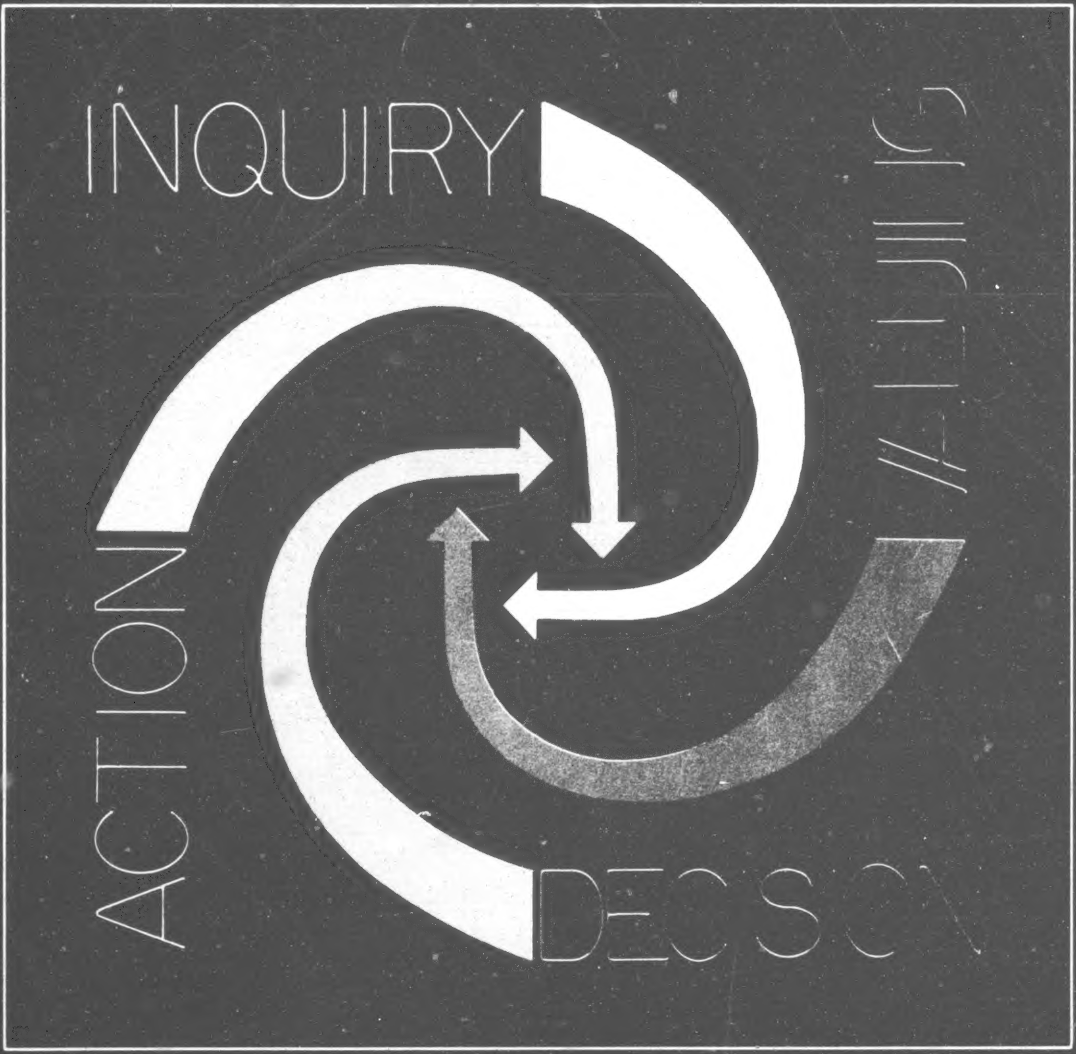
CURRICULUM MODULES
A SPIRAL-PROCESS APPROACH



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